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Missouri Product Liability Insurance Report

Missouri Department of Insurance
Statistics Section

2001 Missouri Product Liability Insurance Report

Missouri Department of Insurance
Statistics Section
September 2002

OTHER PUBLICATIONS AVAILABLE

The Missouri Department of Insurance publishes the following statistical reports. These reports are available by sending a written request along with the payment of \$35 to the Missouri Department of Insurance, P.O. Box 690, Jefferson City, MO 65102-0690.

- **Missouri Department of Insurance Annual Report**
- **Missouri Market Share Report**
- **Missouri Real Estate Malpractice (Closed Claim) Report**
- **Missouri Legal Malpractice (Closed Claim) Report**
- **Missouri Mortgage Guaranty Insurance Report**
- **Missouri Health Maintenance Organization Report**
- **Missouri Complaint Index Report**
- **Missouri Life, Accident & Health Supplement Report**
- **Missouri Property & Casualty Supplement Report**
- **Missouri Medical Malpractice (Closed Claim) Report**
- **Missouri Uninsured Automobile Report**

DATABASES AVAILABLE

Medicare Supplement Experience Data
Missouri Zip Code Insurance Data for Homeowners/Dwelling Fire,
Farmowners (dwelling only), Mobile Home, Earthquake and Private Passenger Automobile

Some data is available to the public for a fee by special request only. For additional information, contact the Statistics Section at 573/751-4126.

DEFINITION OF TERMS

Indemnity Paid: The sum of all payments made during the year for the benefit of insurance claimants, before reinsurance has been ceded and/or assumed. These payments include amounts paid in the current year for claims arising from coverage in prior years and exclude amounts which will be paid in future years for claims arising from the current year. Hence, this item is not a measure of the actual cost of current coverages, but only of current cash flows.

Loss Adjustment Expenses: The cost involved in an insurance companies adjustment of losses under a policy.

Loss Reserves: An estimate of the value of a claim or group of claims not yet paid.

Written Premium: The dollar amount charged when a policyholder contracts for insurance coverage before reinsurance has been ceded and/or assumed.

Earned Premium: The part of premium attributable to the coverage already provided in a given period before reinsurance has been ceded and/or assumed.

Losses Incurred: The sum of losses paid plus an estimate at the close of the year of the amounts to be paid in the future for all claims arising from the current and all prior years, minus the corresponding estimate made at the close of business for the preceding year. Incurred losses reported include estimated amounts unpaid for incurred-but-not-reported (IBNR) claims.

Market Share: The dollar amount of direct premiums written by company divided by the total amount of direct premiums written industry-wide for the particular line of business being analyzed, expressed as a percentage.

Loss Ratio: The dollar amount of direct losses incurred divided by the dollar amount of premiums earned for the particular line of business being analyzed, expressed as a percentage. This is an accounting representation of the portion of each premium dollar which is needed to honor a company's promise to pay claims.

EXECUTIVE SUMMARY

Product liability insurance provides protection against claims rising from use, handling or consumption of a product. The following report provides detailed information on specific characteristics of claim handling, claim costs and profitability of this line of insurance.

As illustrated in the following graphs, over a 10-year period, product liability writers experienced elevated loss ratios — losses paid and incurred as a percentage of earned premium — in 1995, 1996 and 2001. The lowest loss ratio occurred in 1997 at -79.9 percent*. From 2000 to 2001 the loss ratio increased significantly from 82.5 percent to 159 percent, but no trend has emerged.

The closing of claims with payment decreased 37 percent from 2000 to 2001. Over a 10-year span, the highest number of claims being closed with payment occurred in 2000. Average indemnity paid on claims reached an all time high of \$91,198 in 1996. From 2000 to 2001 there was a 53 percent increase for average indemnity paid to \$37,010. The average allocated loss expense for paid claims in 2001 dropped to \$4,108, compared to the 1996 figure of \$48,019.

The number of companies writing direct business for product liability insurance has fluctuated slightly over the past 10 years, decreasing from 165 in 1999 to 125 in 2001.

This report has been compiled using closed claim data as reported under Section 374.415, RSMo and the Missouri Supplement to Page 24 of the Annual Statement. As a result, the accuracy of this report is dependent upon the accuracy of each company's annual statement and submission of closed claim data. Future releases of this data may contain revisions.

Any questions concerning this report should be addressed to the Statistics Section, Division of Market Regulation, Missouri Department of Insurance, P.O. Box 690, Jefferson City, MO 65102-0690.

*Negative loss ratios can occur when insurers correct past overreserving.

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MAJOR TRENDS

This section contains graphs depicting trends in product liability for:

Loss Ratio 1992 - 2001

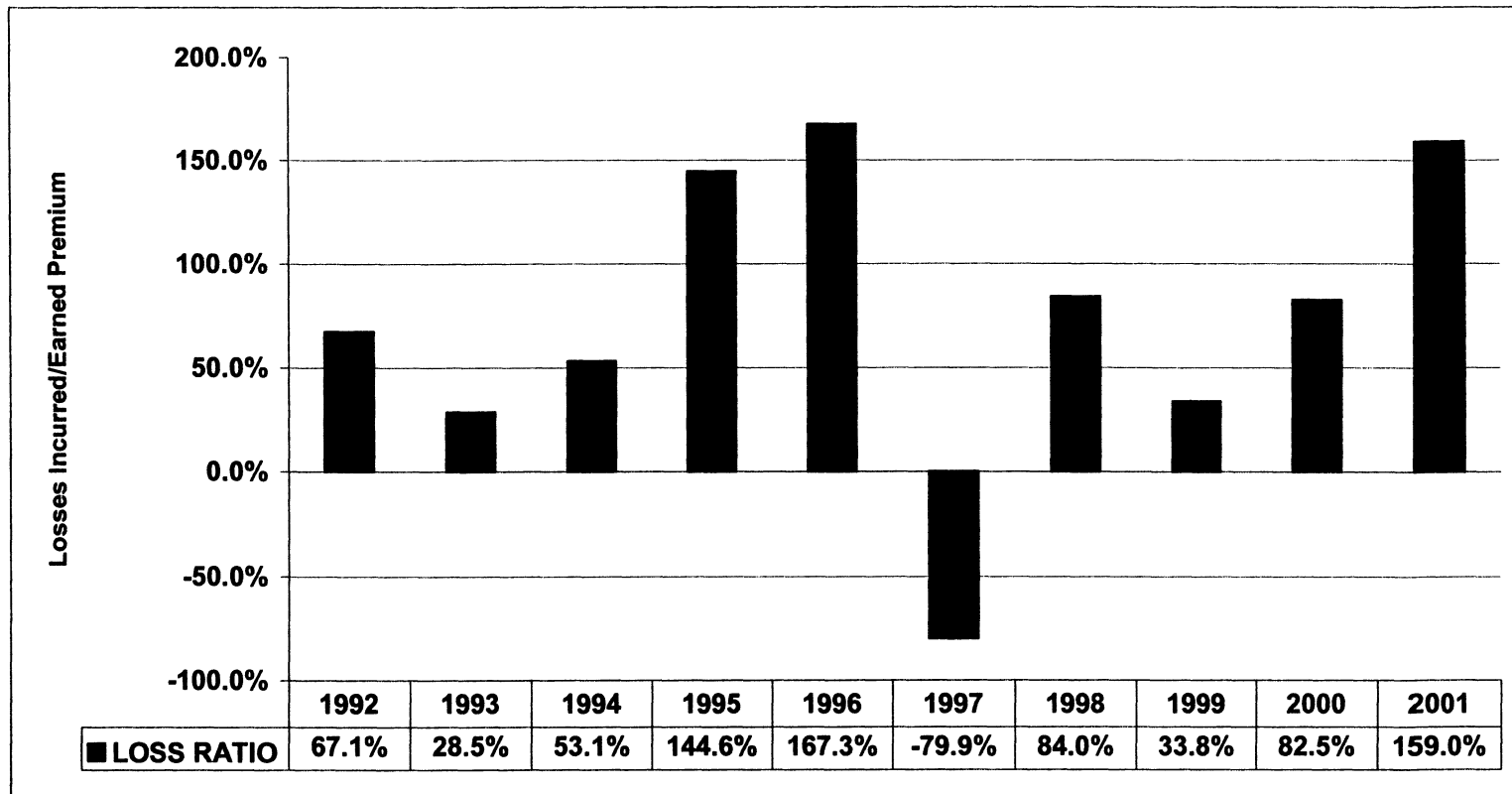
Number of Claims Closed 1992 - 2001

Average Indemnity Paid for All Paid Claims 1992 - 2001

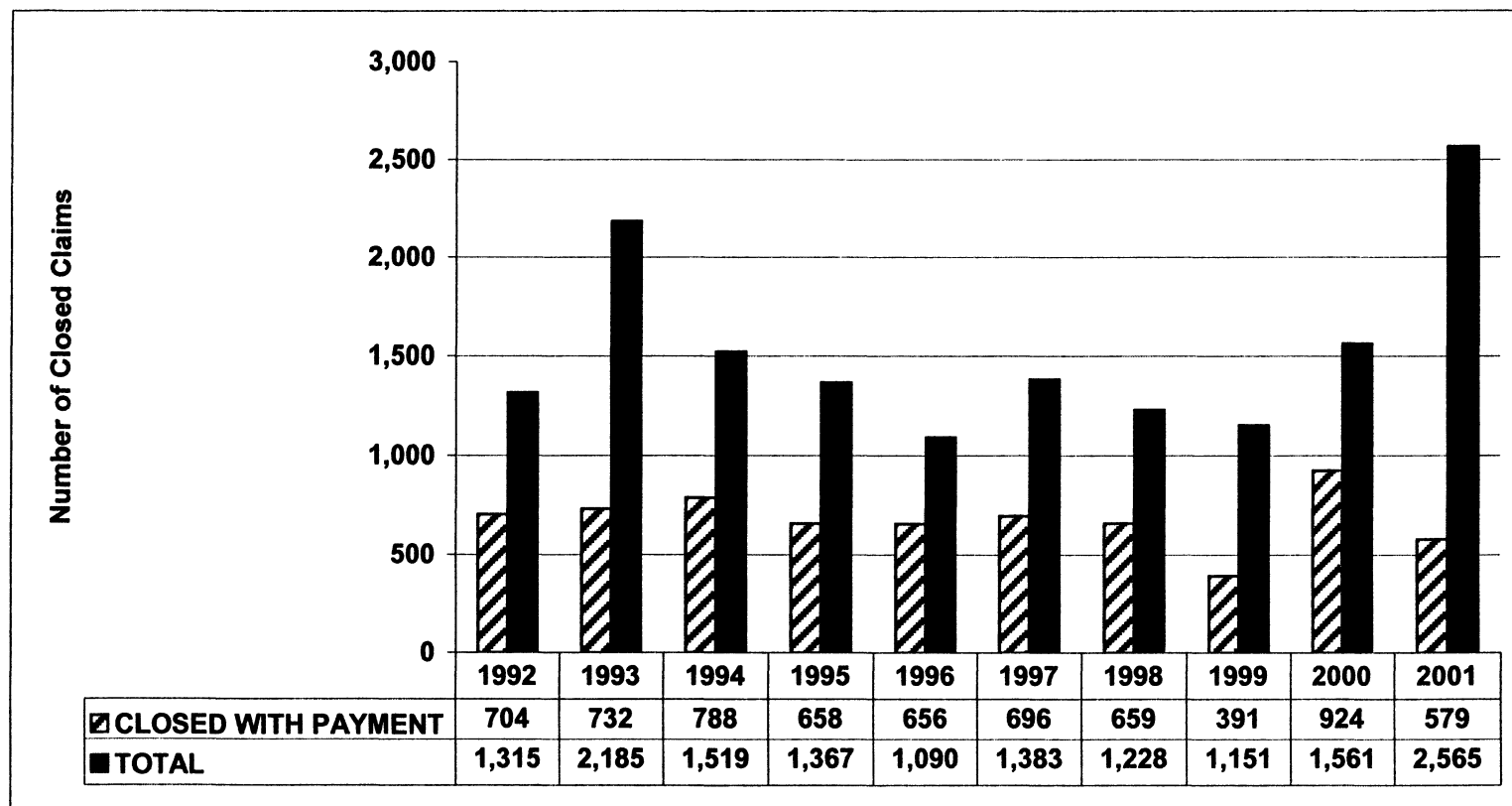
Average Loss Expense for All Paid Claims 1992 - 2001

Average Closure Time on Payment of Claims 1992 - 2001

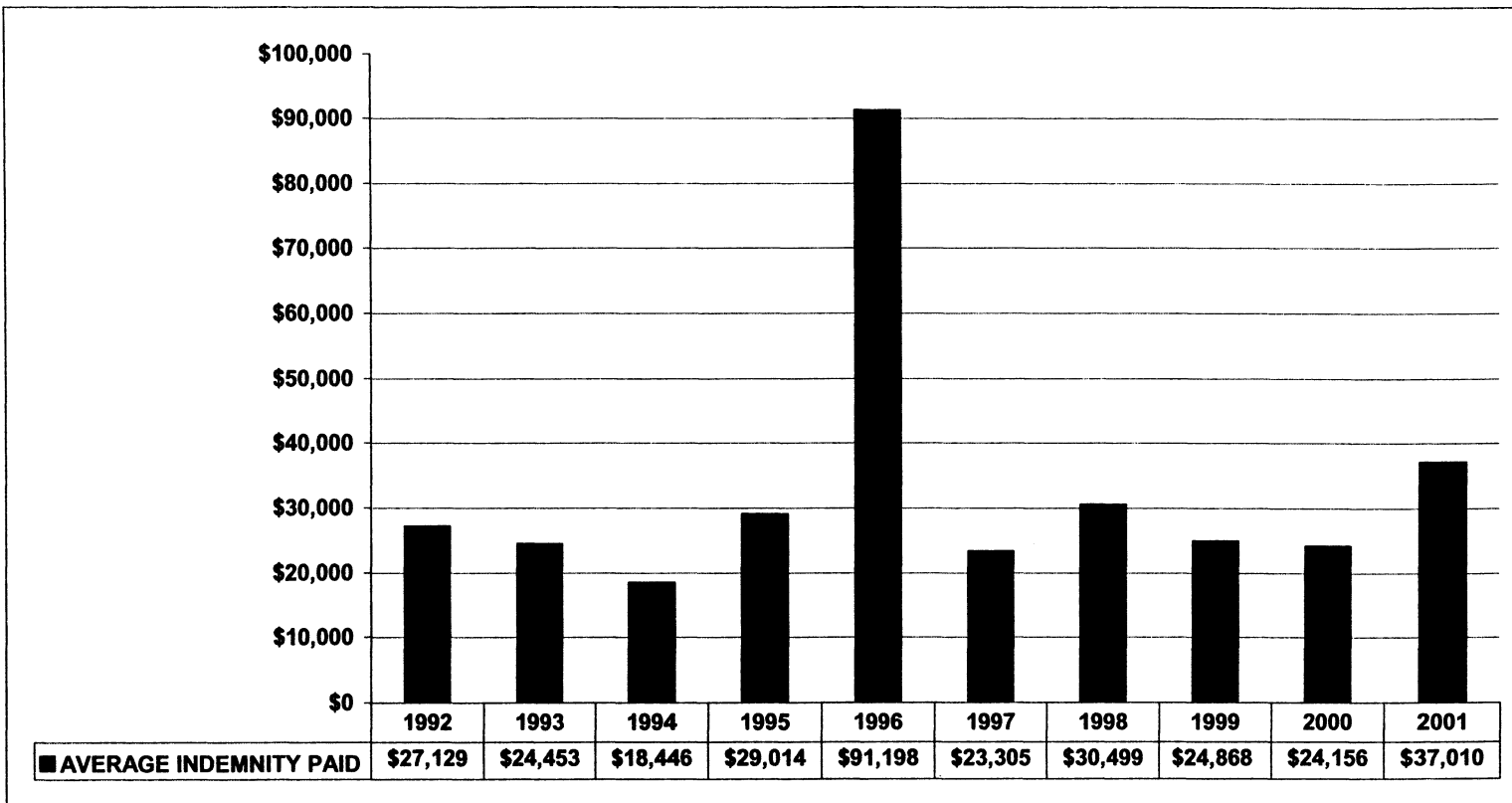
LOSS RATIOS 1992 - 2001



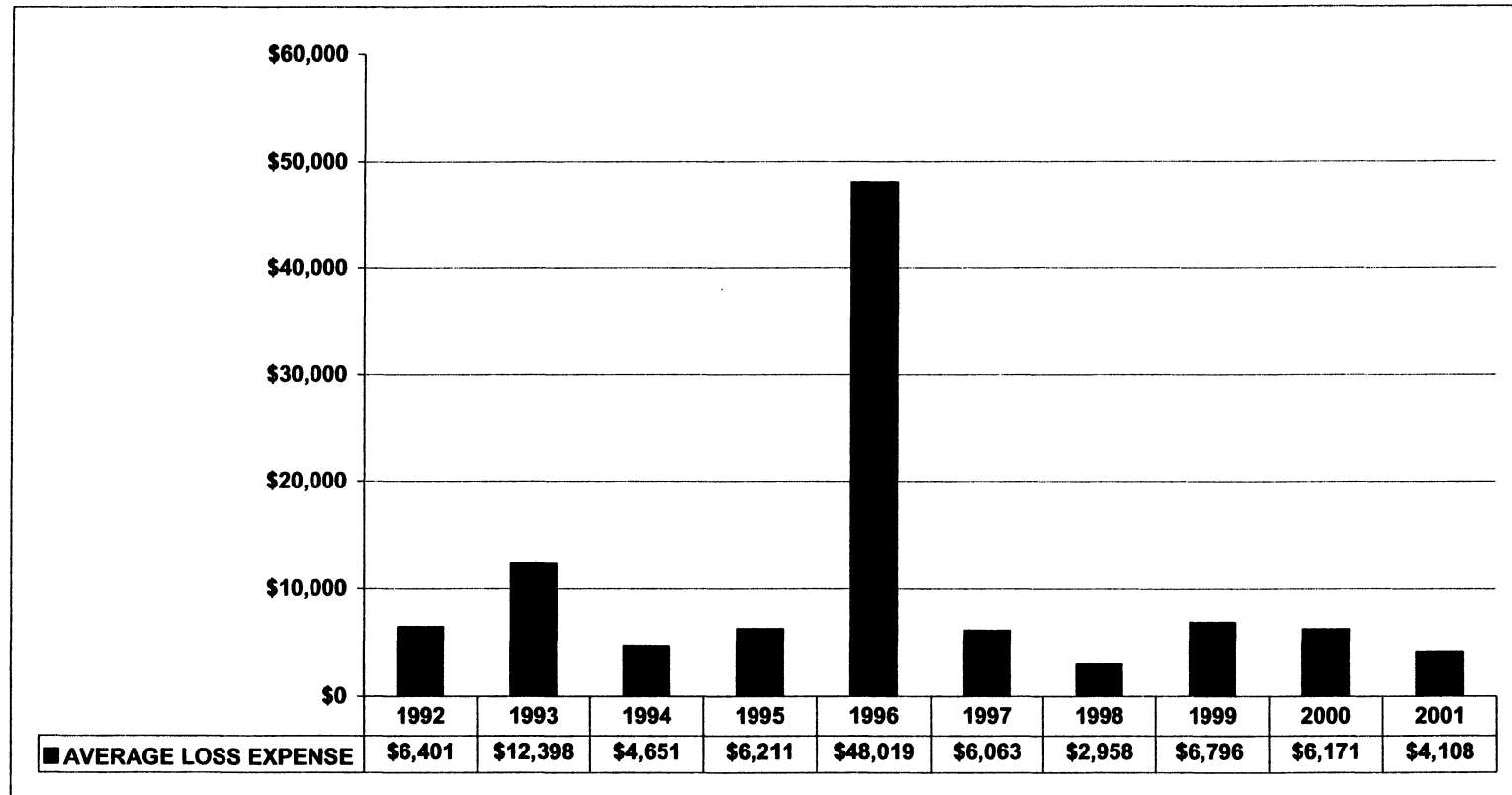
CLAIMS CLOSED 1992 - 2001



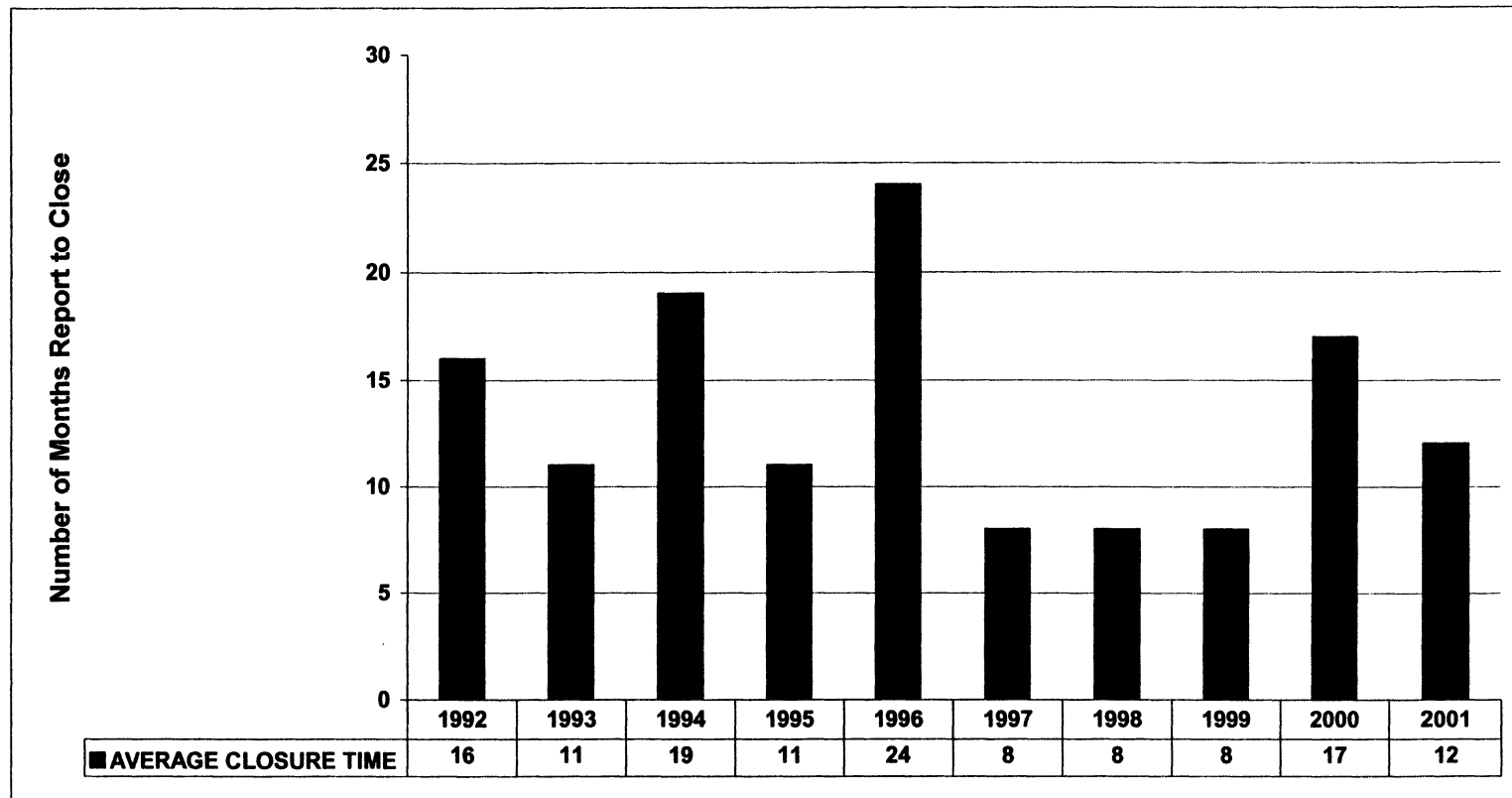
AVERAGE INDEMNITY PAID 1992 - 2001 FOR ALL PAID CLAIMS



AVERAGE LOSS EXPENSE 1992 - 2001 FOR ALL PAID CLAIMS



AVERAGE CLOSURE TIME ON PAYMENT OF CLAIMS 1992 - 2001



PAID INDEMNITY

In this section, closed claim data are analyzed by the amount of indemnity paid per claim. The following contains annual summary data for 2001 and a ten-year summary.

PRODUCT LIABILITY SUMMARY OF PAID INDEMNITY FOR 2001

Indemnity Paid	% of All Claims	All Closed Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on All Claims	Average Initial Reserve on All Claims	Average # of Months Report to Close
NONE	77.43%	1,986	\$0	\$0	\$382	\$1,940	17
1 - 2,499	15.28%	392	\$824	\$323,127	\$171	\$1,068	9
2,500 - 4,999	2.03%	52	\$3,523	\$183,220	\$1,293	\$6,813	12
5,000 - 7,499	0.97%	25	\$5,956	\$148,900	\$1,105	\$8,914	10
7,500 - 9,999	0.62%	16	\$8,488	\$135,809	\$4,481	\$13,691	15
10,000 - 24,999	1.09%	28	\$15,292	\$428,183	\$12,577	\$10,891	15
25,000 - 49,999	0.82%	21	\$31,865	\$669,160	\$10,013	\$36,955	20
50,000 - 74,999	0.31%	8	\$61,894	\$495,150	\$17,399	\$177,250	23
75,000 - 99,999	0.27%	7	\$88,673	\$620,714	\$13,630	\$22,073	40
100,000 - 199,999	0.23%	6	\$150,737	\$904,420	\$48,407	\$101,900	36
200,000 - 299,999	0.16%	4	\$252,049	\$1,008,197	\$49,432	\$158,875	43
300,000 - 399,999	0.08%	2	\$317,500	\$635,000	\$16,454	\$125,050	13
400,000 - 499,999	0.04%	1	\$477,500	\$477,500	\$119,801	\$300,000	13
500,000 - 999,999	0.19%	5	\$558,000	\$2,790,000	\$108,494	\$231,020	32
1,000,000 OR GREATER	0.47%	12	\$1,050,804	\$12,609,652	\$13,714	\$728,342	13
TOTAL	100.00%	2,565	\$8,354	\$21,429,032	\$1,223	\$7,568	16

PRODUCT LIABILITY

TEN YEAR SUMMARY OF PAID INDEMNITY

FOR YEARS 1992 - 2001

Indemnity Paid	% of All Claims	All Closed Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on All Claims	Average Initial Reserve on All Claims	Average # of Months Report to Close
NONE	55.83%	8,577	\$0	\$0	\$3,356	\$4,002	15
1 - 2,499	30.46%	4,680	\$636	\$2,975,874	\$381	\$1,743	11
2,500 - 4,999	3.83%	589	\$3,456	\$2,035,690	\$1,952	\$7,029	12
5,000 - 7,499	1.87%	288	\$5,826	\$1,677,922	\$4,710	\$10,988	16
7,500 - 9,999	1.03%	159	\$8,394	\$1,334,717	\$4,463	\$15,877	13
10,000 - 24,999	2.53%	388	\$15,262	\$5,921,543	\$17,345	\$26,960	20
25,000 - 49,999	1.36%	209	\$33,637	\$7,030,085	\$17,207	\$30,343	27
50,000 - 74,999	0.64%	99	\$59,489	\$5,889,421	\$23,044	\$57,825	28
75,000 - 99,999	0.44%	67	\$82,809	\$5,548,223	\$48,135	\$130,734	30
100,000 - 199,999	0.63%	97	\$137,722	\$13,359,008	\$106,837	\$96,479	26
200,000 - 299,999	0.31%	48	\$229,450	\$11,013,584	\$184,470	\$84,557	32
300,000 - 399,999	0.20%	30	\$338,227	\$10,146,815	\$76,943	\$136,112	34
400,000 - 499,999	0.15%	23	\$439,272	\$10,103,251	\$86,338	\$245,515	30
500,000 - 999,999	0.38%	59	\$666,044	\$39,296,618	\$105,441	\$225,969	35
1,000,000 OR GREATER	0.33%	51	\$2,037,461	\$103,910,512	\$375,982	\$1,229,887	27
TOTAL	100.00%	15,364	\$14,335	\$220,243,263	\$6,413	\$11,898	14

SEVERITY OF BODILY INJURY

This section presents data dealing with the severity of bodily injury. BI, bodily injury, severity is divided into the following categories: no injury, emotional only, temporary, permanent, and death. The following contains annual summary data for 2001 and a ten-year summary.

PRODUCT LIABILITY SEVERITY OF BODILY INJURY FOR 2001

Severity of Bodily Injury	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
No Injury	1,924	0.00%	0	\$0	\$0	\$0	\$0	0
Emotional Only	64	7.37%	23	\$1,249	\$28,738	\$887	\$1,276	5
Temporary	387	46.79%	146	\$7,720	\$1,127,168	\$3,282	\$9,664	15
Permanent	178	43.27%	135	\$53,388	\$7,207,444	\$6,818	\$35,943	22
Death	12	2.56%	8	\$325,477	\$2,603,818	\$25,831	\$239,938	24
Total	2,565	100.00%	312	\$35,151	\$10,967,168	\$5,214	\$26,321	17

PRODUCT LIABILITY

TEN YEAR SUMMARY OF SEVERITY OF BODILY INJURY FOR YEARS 1992 - 2001

Severity of Bodily Injury	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
No Injury	8,329	13.88%	570	\$7,268	\$4,142,510	\$3,275	\$9,792	24
Emotional Only	481	4.07%	167	\$2,088	\$348,719	\$868	\$2,534	6
Temporary	4,635	52.87%	2,171	\$6,627	\$14,386,332	\$2,906	\$5,679	9
Permanent	1,733	27.28%	1,120	\$99,106	\$110,998,161	\$32,153	\$67,054	36
Death	186	1.90%	78	\$413,251	\$32,233,568	\$52,980	\$153,438	32
Total	15,364	100.00%	4,106	\$39,481	\$162,109,290	\$11,803	\$25,670	19

SEVERITY OF PROPERTY DAMAGE

This section presents data dealing with the severity of property damage. PD, property damage, severity is subdivided into: no property damage, minor property damage, intermediate property damage, and major property damage. The following contains annual summary data for 2001 and a ten-year summary.

PRODUCT LIABILITY SEVERITY OF PROPERTY DAMAGE FOR 2001

Severity of Property Damage	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
No Property Damage	2,119	0.38%	1	\$2,000	\$2,000	\$0	\$3,000	1
Minor Property Damage	301	69.17%	184	\$8,700	\$1,600,787	\$592	\$13,837	3
Intermediate Property Damage	68	16.17%	43	\$73,355	\$3,154,261	\$6,279	\$14,975	8
Major Property Damage	77	14.29%	38	\$149,716	\$5,689,206	\$9,170	\$108,852	11
Total	2,565	100.00%	266	\$39,272	\$10,446,254	\$2,735	\$27,554	5

PRODUCT LIABILITY

TEN YEAR SUMMARY OF SEVERITY OF PROPERTY DAMAGE FOR YEARS 1992 - 2001

Severity of Property Damage	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
No Property Damage	10,996	1.60%	43	\$54,047	\$2,324,003	\$7,047	\$5,200	10
Minor Property Damage	2,493	59.55%	1,605	\$4,443	\$7,130,907	\$1,017	\$5,488	4
Intermediate Property Damage	1,462	31.13%	839	\$24,900	\$20,890,890	\$12,688	\$24,605	8
Major Property Damage	413	7.72%	208	\$158,333	\$32,933,322	\$45,099	\$70,744	21
Total	15,364	100.00%	2,695	\$23,480	\$63,279,122	\$8,149	\$16,471	7

BUSINESS CLASSIFICATION

In this section, losses are classified by the business classification of the insured. Business classifications are categorized by subcontractor, manufacturer, wholesaler, retailer, servicer-repairer, distributor and not specified. The following contains annual summary data for 2001 and a ten-year summary.

PRODUCT LIABILITY BUSINESS CLASSIFICATION FOR 2001

Business Classification	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
Subcontractor to Manufacturer	84	8.29%	48	\$3,957	\$189,956	\$1,847	\$2,825	8
Manufacturer	1,856	45.94%	266	\$60,598	\$16,119,133	\$4,683	\$45,981	17
Wholesaler	16	1.90%	11	\$145,774	\$1,603,512	\$23,620	\$730	10
Retailer	461	28.84%	167	\$14,306	\$2,389,090	\$2,620	\$15,091	6
Servicer-Repairer	95	10.71%	62	\$10,210	\$633,001	\$1,404	\$3,866	7
Distributor	53	4.32%	25	\$19,774	\$494,340	\$10,398	\$17,029	14
Total	2,565	100.00%	579	\$37,010	\$21,429,032	\$4,108	\$26,875	12

PRODUCT LIABILITY

TEN YEAR SUMMARY OF BUSINESS CLASSIFICATION

FOR YEARS 1992 - 2001

Business Classification	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
Not Specified	69	0.52%	35	\$9,190	\$321,654	\$4,101	\$7,417	15
Subcontractor to Manufacturer	411	3.21%	218	\$10,408	\$2,268,958	\$3,423	\$5,626	10
Manufacturer	8,528	50.01%	3,394	\$50,194	\$170,359,567	\$15,040	\$33,732	17
Wholesaler	208	1.44%	98	\$49,789	\$4,879,317	\$13,403	\$9,542	12
Retailer	4,247	29.29%	1,988	\$8,760	\$17,415,753	\$2,984	\$6,045	6
Servicer-Repairer	840	6.87%	466	\$18,174	\$8,469,116	\$13,528	\$25,678	8
Distributor	1,059	8.65%	587	\$28,151	\$16,524,898	\$7,247	\$12,898	26
Total	15,364	100.00%	6,787	\$32,451	\$220,243,263	\$10,276	\$21,877	14

LOCATION OF OCCURRENCE

This section compares product liability claims by location of occurrence. The five specified locations in this table are home, auto, plant, office and miscellaneous. The following contains annual summary data for 2001 and a ten-year summary.

PRODUCT LIABILITY LOCATION OF OCCURRENCE FOR 2001

Location of Occurrence	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
Home	391	35.41%	205	\$29,127	\$5,970,991	\$1,352	\$32,902	7
Auto	32	2.59%	15	\$102,426	\$1,536,390	\$12,995	\$2,651	20
Plant	116	13.13%	76	\$120,972	\$9,193,893	\$7,771	\$65,436	18
Office	137	14.34%	83	\$15,411	\$1,279,110	\$2,942	\$14,759	4
Miscellaneous	1,889	34.54%	200	\$17,243	\$3,448,648	\$5,359	\$12,888	17
Total	2,565	100.00%	579	\$37,010	\$21,429,032	\$4,108	\$26,875	12

PRODUCT LIABILITY

TEN YEAR SUMMARY OF LOCATION OF OCCURRENCE

FOR YEARS 1992 - 2001

Location of Occurrence	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
Not Specified	58	0.37%	25	\$14,165	\$354,118	\$188,085	\$10,529	9
Home	4,903	37.16%	2,522	\$21,262	\$53,623,797	\$10,169	\$14,087	7
Auto	486	3.65%	248	\$54,981	\$13,635,260	\$8,059	\$11,728	15
Plant	1,791	11.23%	762	\$116,813	\$89,011,614	\$23,673	\$82,947	44
Office	1,328	13.01%	883	\$10,038	\$8,863,633	\$3,766	\$10,694	5
Miscellaneous	6,798	34.58%	2,347	\$23,330	\$54,754,841	\$6,830	\$15,820	15
Total	15,364	100.00%	6,787	\$32,451	\$220,243,263	\$10,276	\$21,877	14

PRODUCT TYPE

This section contains a claim data analysis by classification of the product which caused the loss. This data is sorted by category in descending frequency of paid claims. The following contains annual summary data for 2001 and a ten-year summary.

**PRODUCT LIABILITY
PRODUCT TYPE
FOR 2001**

Business Classification	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
ASBESTOS GOODS MFG	597	17.44%	101	\$30,053	\$3,035,400	\$463	\$21,090	19
GASOLINE STATIONS	62	6.74%	39	\$1,164	\$45,412	\$21	\$1,300	1
RESTAURANTS - SERVE NO ALCOHOL	119	5.01%	29	\$8,321	\$241,317	\$2,023	\$1,074	6
PLUMBING	36	4.84%	28	\$3,171	\$88,784	\$169	\$2,834	4
CARPENTRY AND FLOOR COVERINGS	31	3.28%	19	\$8,184	\$155,505	\$2,078	\$6,622	5
BATTERIES	18	3.11%	18	\$522	\$9,397	\$55	\$1,237	3
RESTAURANTS - SERVE ALCOHOL	38	2.94%	17	\$1,342	\$22,807	\$45	\$1,406	4
DRUG AND PHARMACEUTICALS	31	2.94%	17	\$249	\$4,233	\$77	\$326	37
AUTO, BUS, TRUCK - PARTS AND SUPPLIES	26	2.59%	15	\$44,659	\$669,886	\$13,899	\$7,393	10
MACHINERY PARTS, OR EQUIPMENT-USE,MFG	26	2.59%	15	\$162,629	\$2,439,437	\$6,130	\$129,100	26
CONTRACTORS - NOC	21	2.07%	12	\$10,215	\$122,577	\$2,718	\$4,704	11
DELI, CATERERS, AND CAFETERIAS	18	2.07%	12	\$1,455	\$17,460	\$29	\$694	15
APPLIANCES AND ACCESSORIES	20	1.90%	11	\$96,309	\$1,059,402	\$2,724	\$14,821	8
CONCESSIONAIRES	85	1.90%	11	\$1,217	\$13,392	\$729	\$1,137	10
FOOD PRODUCTS - NOT DRY	34	1.90%	11	\$1,532	\$16,852	\$38	\$1,255	7
FOOD PRODUCTS - DRY	28	1.90%	11	\$4,373	\$48,104	\$132	\$718	8
GROCERY STORES AND MARKETS	17	1.73%	10	\$692	\$6,923	\$0	\$1,000	3
FURNITURE AND FIXTURES	16	1.73%	10	\$17,239	\$172,392	\$10,183	\$7,712	20
AUTO REPAIR SHOPS	11	1.55%	9	\$4,238	\$38,144	\$0	\$4,278	2
PLASTIC, RUBBER GOODS - MFG	16	1.55%	9	\$570,778	\$5,137,000	\$8,796	\$680,389	16
CANDY OR CONFECTIONARY PRODUCTS	22	1.38%	8	\$675	\$5,397	\$0	\$981	4
FROZEN FOODS	12	1.38%	8	\$3,878	\$31,024	\$161	\$3,525	9
ELECTRIC CABLES, CONDUIT, AND WIRING	7	1.21%	7	\$21,180	\$148,257	\$17,444	\$8,254	8
HEATING AND AIR CONDITIONING	17	1.21%	7	\$2,345	\$16,416	\$897	\$3,857	3
BUILDING MATERIALS	11	1.21%	7	\$8,053	\$56,372	\$11,252	\$5,536	18
METAL GOODS	13	1.21%	7	\$118,403	\$828,824	\$42,464	\$175,857	20
WATER SOFTENING EQUIPMENT	7	1.04%	6	\$4,022	\$24,131	\$1	\$4,011	5
OIL, FUEL, GAS - CO AND DISTRIBUTORS	13	0.86%	5	\$320,231	\$1,601,153	\$51,376	\$1,200	18
WAX, PAINT, OR VARNISH	11	0.86%	5	\$11,210	\$56,050	\$4,478	\$5,160	8
GARDENING EQUIPMENT AND LANDSCAPING	5	0.86%	5	\$1,849	\$9,246	\$0	\$2,724	5
CONCRETE AND ASPHALT CONSTRUCTION	11	0.86%	5	\$28,101	\$140,505	\$9,056	\$27,400	23
ELECTRICAL EQUIPMENT	9	0.86%	5	\$148,978	\$744,890	\$12,045	\$41,750	12
MEAT, FISH, POULTRY, AND SEAFOOD	14	0.86%	5	\$46,550	\$232,748	\$8,313	\$1,115	25
WATER BOTTLING	4	0.69%	4	\$2,287	\$9,148	\$289	\$1,688	3
CHEMICAL MFG	939	0.69%	4	\$5,714	\$22,855	\$2,572	\$13,784	14
LIGHTS, LANTERNS, AND LAMPS	6	0.69%	4	\$13,071	\$52,284	\$987	\$1,375	20
EXERCISE, SPORTING GOODS AND EQUIP	7	0.69%	4	\$65,000	\$260,000	\$39,512	\$48,575	22
INSULATION - OTHER THAN ASBESTOS	4	0.52%	3	\$10,047	\$30,142	\$2,833	\$1,250	10
FURS, FABRICS AND OTHER CLOTHING	5	0.52%	3	\$271	\$814	\$85	\$408	2
SHOES, BOOTS, OR SLIPPERS	7	0.52%	3	\$1,048	\$3,144	\$17	\$100	2
AUTO, BUS, TRUCK - MFG AND ASSEMBLING	5	0.52%	3	\$9,229	\$27,688	\$4,533	\$9,167	16
RECREATIONAL VEHICLE MFG	4	0.52%	3	\$8,414	\$25,241	\$6,745	\$6,667	28
FARM MACHINERY	3	0.35%	2	\$17,500	\$35,000	\$13,823	\$66,750	33
GAS, STEAM, WATER, AND SEWER MAINS	4	0.35%	2	\$96,778	\$193,556	\$0	\$819	3
REFRIGERATION	2	0.35%	2	\$1,580	\$3,159	\$0	\$2,900	6
MASONRY, PLASTERING, MARBLE, OR TILE	2	0.35%	2	\$1,072	\$2,143	\$0	\$600	1
ROOFING	6	0.35%	2	\$3,500	\$7,000	\$1,719	\$10,375	3
PREFABRICATED BUILDING MFG	4	0.35%	2	\$500	\$1,000	\$3,000	\$1,000	23
ANIMAL FEED	5	0.35%	2	\$87,953	\$175,905	\$18,462	\$127,000	17
LUMBER AND WOOD MFG	4	0.35%	2	\$160,000	\$320,000	\$16,828	\$130,000	9
DOOR AND WINDOWS MFG	2	0.35%	2	\$5,068	\$10,136	\$3,934	\$12,500	13
ALCOHOL, AMMONIA, TURPENTINE, EXTRACT	2	0.35%	2	\$508,178	\$1,016,356	\$8,583	\$89,800	4
METAL EXTRACTION AND PROCESSING	3	0.35%	2	\$290	\$580	\$0	\$250	2
BRUSH OR BROOM MFG	3	0.35%	2	\$1,500	\$3,000	\$6,236	\$15,000	14
MATCH AND CHARCOAL MFG	2	0.35%	2	\$1,550	\$3,100	\$611	\$0	1
STORES AND DISTR - NO FOOD OR DRINK	6	0.35%	2	\$15,250	\$30,500	\$7,311	\$505	17
PIPELINES	2	0.35%	2	\$1,517	\$3,033	\$0	\$3,024	2
CLUBS	4	0.35%	2	\$4,440	\$8,880	\$1,544	\$5,500	6
OFFICE MACHINES, COMPUTERS - OTHER	5	0.17%	1	\$3,377	\$3,377	\$0	\$0	1
MANUFACTURERS - NOC	4	0.17%	1	\$19,000	\$19,000	\$90	\$20,000	11
VALVES, PUMPS, COMPRESSORS MFG	4	0.17%	1	\$18,770	\$18,770	\$18,770	\$26,000	17
BOAT STORAGE OR MARINAS	1	0.17%	1	\$556	\$556	\$0	\$0	1

**PRODUCT LIABILITY
PRODUCT TYPE
FOR 2001**

Business Classification	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
BOATS - USE	4	0.17%	1	\$1,202	\$1,202	\$0	\$1,000	1
BOAT OR SHIP BUILDING	2	0.17%	1	\$575,000	\$575,000	\$161,734	\$40,000	22
CARPET AND FURNITURE CLEANING	1	0.17%	1	\$1,391	\$1,391	\$0	\$2,500	1
PHOTOGRAPHIC EQUIPMENT AND SUPPLIES	1	0.17%	1	\$450	\$450	\$0	\$1,000	3
ALARMS AND DETECTION DEVICES	2	0.17%	1	\$575	\$575	\$0	\$576	1
ELEVATOR, ESCALATOR, MOVING SIDEWALK	1	0.17%	1	\$76,209	\$76,209	\$27,587	\$25,000	119
MEDICAL EQUIPMENT AND INSTRUMENTS	2	0.17%	1	\$325,000	\$325,000	\$8	\$100	16
PUBLIC WORKS-HIGHWAYS, BRIDGES, DAMS	2	0.17%	1	\$311	\$311	\$0	\$750	3
GLASS DEALERS AND GLAZIERS	2	0.17%	1	\$659	\$659	\$0	\$1,500	6
TV OR RADIO	2	0.17%	1	\$669	\$669	\$0	\$750	2
METAL ERECTION	1	0.17%	1	\$9,275	\$9,275	\$0	\$3,000	5
DRILLING	1	0.17%	1	\$455	\$455	\$0	\$750	8
CROP SPRAYING AND PESTICIDES	3	0.17%	1	\$1,777	\$1,777	\$0	\$2,000	4
ALCOHOL, LIQUOR - MFG, DISTR, STORES	1	0.17%	1	\$200	\$200	\$1,041	\$100	7
HARDWARE, HOME IMPROVEMENT STORES	1	0.17%	1	\$75,000	\$75,000	\$0	\$7,511	18
SOAP AND DETERGENTS	2	0.17%	1	\$2,000	\$2,000	\$0	\$1,500	5
CANS, DRUMS, AND METAL CONTAINERS	1	0.17%	1	\$175,000	\$175,000	\$44,749	\$250,000	47
TOOL MFG	4	0.17%	1	\$30,000	\$30,000	\$4,451	\$1,000	35
VENDING MACHINES MFG	1	0.17%	1	\$6,500	\$6,500	\$0	\$2,500	19
INSTRUMENT MFG	1	0.17%	1	\$25,000	\$25,000	\$27,828	\$5,000	12
BICYCLES	1	0.17%	1	\$23,000	\$23,000	\$8,289	\$17,500	28
MOBILE HOME MFG	2	0.17%	1	\$50,000	\$50,000	\$29,442	\$42,000	16
SIGN MFG AND INSTALLATION	2	0.17%	1	\$3,003	\$3,003	\$0	\$750	6
SWIMMING POOLS	3	0.17%	1	\$17,000	\$17,000	\$12,965	\$10,000	27
BOTTLE AND JAR MFG	2	0.17%	1	\$2,251	\$2,251	\$280	\$6,500	0
LEATHER GOODS	2	0.17%	1	\$500	\$500	\$0	\$5,000	6
AUTO RENTAL OR LEASING	4	0.17%	1	\$500,000	\$500,000	\$21,467	\$1,000,000	12
CAR WASHES	1	0.17%	1	\$801	\$801	\$0	\$801	1
ANIMAL BOARDING & VETERINARIANS	1	0.00%	0	\$0	\$0	\$0	\$0	0
CONTRACTOR EQUIPMENT	2	0.00%	0	\$0	\$0	\$0	\$0	0
CONDOMINIUMS	2	0.00%	0	\$0	\$0	\$0	\$0	0
AMUSEMENT DEVICES	1	0.00%	0	\$0	\$0	\$0	\$0	0
TOBACCO PRODUCTS	1	0.00%	0	\$0	\$0	\$0	\$0	0
BUILDING STRUCTURES	1	0.00%	0	\$0	\$0	\$0	\$0	0
DAIRY PRODUCTS	9	0.00%	0	\$0	\$0	\$0	\$0	0
FRUIT OR VEGETABLES	1	0.00%	0	\$0	\$0	\$0	\$0	0
BAKERIES AND BAKERY GOODS	2	0.00%	0	\$0	\$0	\$0	\$0	0
BEVERAGE BOTTLER - NON-ALCOHOLIC	4	0.00%	0	\$0	\$0	\$0	\$0	0
TENTS AND CANOPIES	1	0.00%	0	\$0	\$0	\$0	\$0	0
NET, ROPE, AND FIBER MFG	2	0.00%	0	\$0	\$0	\$0	\$0	0
FERTILIZERS	4	0.00%	0	\$0	\$0	\$0	\$0	0
ADHESIVE AND ABRASIVE GOODS	10	0.00%	0	\$0	\$0	\$0	\$0	0
WIRE GOODS	1	0.00%	0	\$0	\$0	\$0	\$0	0
WHEEL AND TIRE MFG	2	0.00%	0	\$0	\$0	\$0	\$0	0
OPTICAL AND HEARING GOODS	3	0.00%	0	\$0	\$0	\$0	\$0	0
COSMETICS	5	0.00%	0	\$0	\$0	\$0	\$0	0
CLOCK MFG	3	0.00%	0	\$0	\$0	\$0	\$0	0
JEWELRY AND WATCHES	1	0.00%	0	\$0	\$0	\$0	\$0	0
TOYS AND GAMES	1	0.00%	0	\$0	\$0	\$0	\$0	0
PIPE MFG	1	0.00%	0	\$0	\$0	\$0	\$0	0
WELDING	1	0.00%	0	\$0	\$0	\$0	\$0	0
PRINTING	1	0.00%	0	\$0	\$0	\$0	\$0	0
JANITORIAL SERVICES	1	0.00%	0	\$0	\$0	\$0	\$0	0
PAPER HANGING	1	0.00%	0	\$0	\$0	\$0	\$0	0
TOTAL	2,565	100.00%	579	\$37,010	\$21,429,032	\$4,108	\$26,875	12

**PRODUCT LIABILITY
PRODUCT TYPE
FOR YEARS 1992 - 2001**

Business Classification	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
ASBESTOS GOODS MFG	2,210	12.64%	858	\$48,552	\$41,657,839	\$8,363	\$53,935	43
RESTAURANTS - SERVE NO ALCOHOL	721	4.70%	319	\$4,616	\$1,472,647	\$579	\$3,041	5
FOOD PRODUCTS - DRY	573	4.41%	299	\$6,349	\$1,898,228	\$124	\$4,991	4
GASOLINE STATIONS	337	3.74%	254	\$4,489	\$1,140,231	\$506	\$2,306	2
RESTAURANTS - SERVE ALCOHOL	677	3.65%	248	\$2,060	\$510,923	\$247	\$3,742	6
FOOD PRODUCTS - NOT DRY	771	3.65%	248	\$8,044	\$1,995,030	\$135	\$3,371	6
FURNITURE AND FIXTURES	393	3.65%	248	\$24,070	\$5,969,433	\$10,223	\$12,700	14
MEAT, FISH, POULTRY, AND SEAFOOD	404	3.17%	215	\$2,751	\$591,532	\$449	\$1,406	5
OIL, FUEL, GAS - CO AND DISTRIBUTORS	270	3.06%	208	\$49,594	\$10,315,630	\$5,041	\$8,536	7
HEATING AND AIR CONDITIONING	408	3.02%	205	\$45,093	\$9,244,027	\$22,892	\$25,522	9
AUTO, BUS, TRUCK - PARTS AND SUPPLIES	449	2.95%	200	\$17,786	\$3,557,253	\$51,952	\$10,267	8
DELI, CATERERS, AND CAFETERIAS	435	2.27%	154	\$6,098	\$939,117	\$1,244	\$2,434	4
MACHINERY PARTS, OR EQUIPMENT-USE,MFG	267	2.11%	143	\$133,064	\$19,028,100	\$19,569	\$77,854	24
CHEMICAL MFG	1,460	2.00%	136	\$18,799	\$2,556,723	\$13,843	\$16,021	17
BATTERIES	161	1.97%	134	\$1,347	\$180,541	\$190	\$5,034	3
PLUMBING	181	1.84%	125	\$8,844	\$1,105,460	\$952	\$7,903	5
APPLIANCES AND ACCESSORIES	157	1.58%	107	\$27,086	\$2,898,191	\$7,341	\$14,210	11
CANDY OR CONFECTIONARY PRODUCTS	205	1.58%	107	\$1,307	\$139,867	\$57	\$1,903	4
FARM MACHINERY	203	1.55%	105	\$26,026	\$2,732,733	\$4,819	\$14,746	14
AUTO REPAIR SHOPS	145	1.50%	102	\$4,841	\$493,807	\$952	\$5,828	7
GROCERY STORES AND MARKETS	245	1.41%	96	\$932	\$89,426	\$431	\$4,514	5
FROZEN FOODS	183	1.31%	89	\$1,511	\$134,520	\$52	\$2,001	4
ELECTRICAL EQUIPMENT	149	1.22%	83	\$48,868	\$4,056,059	\$9,382	\$23,760	13
CARPENTRY AND FLOOR COVERINGS	149	1.21%	82	\$5,687	\$466,332	\$1,290	\$4,284	7
PLASTIC, RUBBER GOODS - MFG	137	1.08%	73	\$178,917	\$13,060,931	\$33,225	\$212,695	12
CONTRACTORS - NOC	141	1.02%	69	\$23,627	\$1,630,256	\$23,999	\$146,861	14
CONCESSIONAIRES	199	0.99%	67	\$1,104	\$73,953	\$548	\$1,482	5
MEDICAL EQUIPMENT AND INSTRUMENTS	80	0.97%	66	\$52,813	\$3,485,685	\$13,119	\$8,811	17
METAL GOODS	104	0.94%	64	\$62,963	\$4,029,636	\$14,166	\$68,216	20
CONCRETE AND ASPHALT CONSTRUCTION	121	0.87%	59	\$24,808	\$1,463,680	\$10,642	\$10,624	19
WHEEL AND TIRE MFG	75	0.85%	58	\$28,307	\$1,641,820	\$2,047	\$9,499	9
LIGHTS, LANTERNS, AND LAMPS	92	0.80%	54	\$9,875	\$533,253	\$3,496	\$5,627	6
ROOFING	96	0.74%	50	\$71,086	\$3,554,290	\$10,585	\$27,029	19
BEVERAGE BOTTLER - NON-ALCOHOLIC	103	0.72%	49	\$993	\$48,634	\$421	\$1,625	8
TOOL MFG	100	0.72%	49	\$41,900	\$2,053,090	\$16,392	\$10,321	16
DAIRY PRODUCTS	113	0.71%	48	\$999	\$47,954	\$121	\$1,597	4
ANIMAL FEED	68	0.66%	45	\$37,219	\$1,674,833	\$16,166	\$9,840	10
BAKERIES AND BAKERY GOODS	117	0.63%	43	\$1,460	\$62,762	\$9	\$1,937	5
FRUIT OR VEGETABLES	79	0.62%	42	\$1,575	\$66,139	\$461	\$1,788	7
FURS, FABRICS AND OTHER CLOTHING	70	0.56%	38	\$95,855	\$3,642,475	\$18,737	\$35,826	17
SHOES, BOOTS, OR SLIPPERS	67	0.55%	37	\$27,543	\$1,019,074	\$12,122	\$6,195	8
DRUG AND PHARMACEUTICALS	386	0.52%	35	\$866	\$30,310	\$1,758	\$1,435	24
STORES AND DISTR - NO FOOD OR DRINK	68	0.49%	33	\$10,497	\$346,400	\$4,232	\$9,870	9
VALVES, PUMPS, COMPRESSORS MFG	50	0.47%	32	\$89,608	\$2,867,466	\$29,867	\$29,164	17
WATER SOFTENING EQUIPMENT	47	0.47%	32	\$2,438	\$78,000	\$356	\$4,976	4
ELECTRIC CABLES, CONDUIT, AND WIRING	46	0.46%	31	\$20,549	\$637,016	\$5,117	\$14,520	8
WAX, PAINT, OR VARNISH	93	0.46%	31	\$13,656	\$423,323	\$7,789	\$6,230	14
MANUFACTURERS - NOC	53	0.41%	28	\$108,004	\$3,024,113	\$21,451	\$49,693	30
LUMBER AND WOOD MFG	42	0.40%	27	\$92,929	\$2,509,075	\$188,692	\$27,170	21
COSMETICS	42	0.38%	26	\$3,935	\$102,310	\$4,972	\$6,256	9
GAS, STEAM, WATER, AND SEWER MAINS	44	0.37%	25	\$138,744	\$3,468,594	\$7,058	\$4,808	12
DOOR AND WINDOWS MFG	56	0.37%	25	\$102,108	\$2,552,700	\$292,920	\$17,140	27
EXERCISE, SPORTING GOODS AND EQUIP	48	0.37%	25	\$54,427	\$1,360,667	\$15,230	\$25,633	17
PREFABRICATED BUILDING MFG	37	0.34%	23	\$63,957	\$1,471,005	\$22,620	\$41,880	23
DISCOUNT STORES	37	0.34%	23	\$1,190	\$27,378	\$530	\$2,138	4
RECREATIONAL VEHICLE MFG	40	0.31%	21	\$31,886	\$669,616	\$22,041	\$43,837	23
ELEVATOR, ESCALATOR, MOVING SIDEWALK	56	0.28%	19	\$97,046	\$1,843,874	\$21,154	\$7,937	43
AUTO, BUS, TRUCK - MFG AND ASSEMBLING	29	0.28%	19	\$34,728	\$659,832	\$9,663	\$14,474	15
LAUNDRY SERVICES	32	0.27%	18	\$57,544	\$1,035,794	\$6,310	\$113,993	7
BOTTLE AND JAR MFG	27	0.27%	18	\$2,233	\$40,194	\$824	\$3,248	8
ALARMS AND DETECTION DEVICES	34	0.25%	17	\$106,272	\$1,806,617	\$23,038	\$14,816	16
GLASS DEALERS AND GLAZIERS	30	0.25%	17	\$43,070	\$732,192	\$24,718	\$8,855	14

**PRODUCT LIABILITY
PRODUCT TYPE
FOR YEARS 1992 - 2001**

Business Classification	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
BUILDING MATERIALS	60	0.25%	17	\$356,728	\$6,064,372	\$101,306	\$63,485	25
REFRIGERATION	22	0.24%	16	\$73,968	\$1,183,487	\$9,650	\$16,827	22
LADDERS, HOISTS, AND SCAFFOLDS	21	0.24%	16	\$223,504	\$3,576,068	\$53,779	\$44,763	20
TOYS AND GAMES	25	0.24%	16	\$37,966	\$607,455	\$2,121	\$7,203	14
UNKNOWN BUSINESS CLASSIFICATION	27	0.22%	15	\$2,628	\$39,427	\$3,623	\$3,784	8
BOATS - USE	37	0.21%	14	\$1,228	\$17,188	\$74	\$3,629	3
BOAT OR SHIP BUILDING	20	0.21%	14	\$66,211	\$926,960	\$29,649	\$28,779	18
GARDENING EQUIPMENT AND LANDSCAPING	26	0.21%	14	\$7,226	\$101,167	\$1,732	\$10,106	9
ALCOHOL, LIQUOR - MFG, DISTR, STORES	40	0.21%	14	\$917	\$12,839	\$474	\$4,550	6
CARPET AND FURNITURE CLEANING	16	0.19%	13	\$2,005	\$26,066	\$81	\$11,908	5
WATER BOTTLING	17	0.19%	13	\$1,505	\$19,569	\$125	\$1,754	3
ADHESIVE AND ABRASIVE GOODS	28	0.19%	13	\$11,116	\$144,503	\$657	\$11,633	6
WIRE GOODS	21	0.19%	13	\$110,257	\$1,433,345	\$17,829	\$32,058	30
SIGN MFG AND INSTALLATION	17	0.19%	13	\$70,343	\$914,465	\$7,608	\$17,667	21
FERTILIZERS	23	0.18%	12	\$34,210	\$410,518	\$9,782	\$11,548	16
SWIMMING POOLS	19	0.18%	12	\$47,487	\$569,845	\$8,409	\$20,850	33
CONTRACTOR EQUIPMENT	27	0.16%	11	\$79,412	\$873,533	\$11,173	\$35,127	17
SOAP AND DETERGENTS	24	0.16%	11	\$423	\$4,649	\$21	\$493	2
METAL EXTRACTION AND PROCESSING	17	0.16%	11	\$831,986	\$9,151,842	\$14,231	\$233,141	10
PIPE MFG	20	0.16%	11	\$6,972	\$76,695	\$4,667	\$2,845	17
PRINTING	15	0.16%	11	\$102,410	\$1,126,509	\$0	\$25,251	2
MASONRY, PLASTERING, MARBLE, OR TILE	17	0.15%	10	\$4,821	\$48,212	\$8,335	\$4,951	10
METAL ERECTION	23	0.15%	10	\$120,036	\$1,200,362	\$44,805	\$105,005	16
HARDWARE, HOME IMPROVEMENT STORES	26	0.15%	10	\$10,303	\$103,031	\$2,599	\$20,701	8
CLUBS	29	0.15%	10	\$5,188	\$51,883	\$4,830	\$11,415	15
DRILLING	10	0.13%	9	\$17,976	\$161,783	\$7,855	\$19,772	20
TEXTILE MFG	13	0.13%	9	\$752	\$6,772	\$3	\$1,268	3
AUTO RENTAL OR LEASING	21	0.13%	9	\$62,170	\$559,528	\$4,633	\$116,444	7
PRODUCTS - COMPLETED OPERATIONS - NOC	12	0.12%	8	\$15,690	\$125,517	\$18,782	\$14,613	9
HAZARDOUS MATERIAL CONTRACTORS	8	0.12%	8	\$100,000	\$800,000	\$12,536	\$92,500	13
INSULATION - OTHER THAN ASBESTOS	10	0.12%	8	\$79,502	\$636,013	\$5,049	\$27,565	10
PAPER PRODUCTS	17	0.12%	8	\$6,716	\$53,724	\$556	\$3,870	6
VENDING MACHINES MFG	21	0.12%	8	\$37,964	\$303,708	\$5,210	\$2,688	9
COMMUNICATION, RECORDING SYSTEMS	14	0.12%	8	\$7,864	\$62,915	\$6,890	\$12,078	10
ANIMAL DEALERS	13	0.12%	8	\$63,490	\$507,918	\$26,467	\$5,063	22
OFFICE MACHINES, COMPUTERS - OTHER	17	0.10%	7	\$84,566	\$591,962	\$6,086	\$18,643	14
MOBILE HOME MFG	12	0.10%	7	\$50,207	\$351,450	\$33,588	\$20,300	37
OPTICAL AND HEARING GOODS	14	0.10%	7	\$1,724	\$12,069	\$1,843	\$2,250	14
LEATHER GOODS	8	0.10%	7	\$3,422	\$23,957	\$3,374	\$1,690	7
AMUSEMENT DEVICES	9	0.09%	6	\$12,534	\$75,202	\$4,207	\$19,083	14
TV OR RADIO	8	0.09%	6	\$1,467	\$8,801	\$172	\$8,233	2
RENTAL STORES	11	0.09%	6	\$2,412	\$14,470	\$171	\$4,500	4
TOBACCO PRODUCTS	7	0.07%	5	\$1,237	\$6,183	\$26	\$2,520	2
PUBLIC WORKS-HIGHWAYS, BRIDGES, DAMS	19	0.07%	5	\$5,641	\$28,205	\$9,631	\$27,200	24
WALL AND CEILING INSTALLATION	6	0.07%	5	\$9,426	\$47,129	\$7,803	\$2,680	7
ALCOHOL, AMMONIA, TURPENTINE, EXTRACT	8	0.07%	5	\$214,117	\$1,070,585	\$14,805	\$42,820	8
MATCH AND CHARCOAL MFG	7	0.07%	5	\$840	\$4,200	\$244	\$520	2
HOBBY, WALLPAPERS, ART STORES	10	0.07%	5	\$3,894	\$19,472	\$66	\$5,029	6
THEATERS	12	0.07%	5	\$614	\$3,072	\$0	\$1,010	5
FENCES	4	0.06%	4	\$96,893	\$387,573	\$3,157	\$2,813	30
TANK BUILDING	9	0.06%	4	\$355,672	\$1,422,689	\$93,977	\$16,725	33
AIRCRAFT OR AIRCRAFT PARTS MFG	11	0.06%	4	\$186,258	\$745,031	\$77,551	\$127,500	34
BRUSH OR BROOM MFG	6	0.06%	4	\$5,063	\$20,250	\$3,118	\$10,375	13
PIPELINES	8	0.06%	4	\$152,696	\$610,783	\$11,293	\$2,112	5
ANIMAL BOARDING & VETERINARIANS	7	0.04%	3	\$1,776	\$5,329	\$47	\$250	5
PHOTOGRAPHIC EQUIPMENT AND SUPPLIES	7	0.04%	3	\$1,068	\$3,205	\$0	\$1,333	3
TENTS AND CANOPIES	6	0.04%	3	\$1,009	\$3,028	\$0	\$1,033	1
BOXES AND COMPOSITION GOODS	6	0.04%	3	\$5,144	\$15,431	\$18,070	\$4,333	27
EXPLOSIVES OR FIREWORKS MFG	3	0.04%	3	\$13,602	\$40,807	\$24,711	\$5,000	16
CANS, DRUMS, AND METAL CONTAINERS	5	0.04%	3	\$163,333	\$490,000	\$38,998	\$200,000	37
CUTLERY, RAZORS, AND FLATWARE	7	0.04%	3	\$1,079	\$3,238	\$0	\$583	5
BOLTS, NUTS, NAILS, TACKS, SCREWS	6	0.04%	3	\$300,883	\$902,650	\$12,333	\$3,003	14

**PRODUCT LIABILITY
PRODUCT TYPE
FOR YEARS 1992 - 2001**

Business Classification	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
ENGINE OR TURBINE MFG	3	0.04%	3	\$17,149	\$51,447	\$1,237	\$14,917	9
INSTRUMENT MFG	8	0.04%	3	\$40,714	\$122,143	\$12,341	\$61,667	10
GRAIN ELEVATOR OPERATIONS	3	0.04%	3	\$178,333	\$535,000	\$34,680	\$68,333	57
SAND OR GRAVEL DIGGING, QUARRIES	5	0.04%	3	\$39,615	\$118,844	\$4,379	\$38,667	41
FIREARMS, AMMUNITION - MFG AND REPAIR	5	0.03%	2	\$12,818	\$25,636	\$4,784	\$28,254	8
FIRE EXTINGUISHERS	4	0.03%	2	\$425	\$850	\$37	\$125,000	1
BUILDING STRUCTURES	11	0.03%	2	\$300,000	\$600,000	\$111,354	\$76,000	76
ICE DEALERS AND DISTRIBUTORS	4	0.03%	2	\$19,250	\$38,500	\$0	\$22,500	8
CROP SPRAYING AND PESTICIDES	4	0.03%	2	\$1,646	\$3,292	\$91	\$1,875	7
NET, ROPE, AND FIBER MFG	7	0.03%	2	\$128,287	\$256,573	\$262,709	\$450,000	44
BICYCLES	6	0.03%	2	\$12,375	\$24,750	\$4,145	\$11,250	20
PENCIL, PEN, CRAYON OR CHALK MFG	7	0.03%	2	\$35	\$69	\$0	\$70	0
PUTTY PRODUCTS	2	0.03%	2	\$746	\$1,492	\$0	\$950	11
CLAY PRODUCTS	7	0.03%	2	\$508	\$1,016	\$192	\$1,068	2
SEED MERCHANT	7	0.03%	2	\$3,000	\$6,000	\$871	\$3,000	3
JANITORIAL SERVICES	6	0.03%	2	\$1,160	\$2,319	\$0	\$1,650	15
CAR WASHES	2	0.03%	2	\$996	\$1,992	\$0	\$1,656	2
BOAT STORAGE OR MARINAS	2	0.01%	1	\$556	\$556	\$0	\$0	1
FURNITURE OR WOODWORK STRIPPING	1	0.01%	1	\$510	\$510	\$0	\$1,900	1
GARBAGE AND REFUSE COLLECTING	1	0.01%	1	\$350,000	\$350,000	\$45,272	\$25,000	55
HONE, OILSTONE, OR WHETSTONE MFG	1	0.01%	1	\$15,809	\$15,809	\$4,553	\$15,000	48
BOILER, STEAM PIPES	3	0.01%	1	\$25,587	\$25,587	\$0	\$5,000	23
SEPTIC TANKS	3	0.01%	1	\$13,750	\$13,750	\$14,086	\$7,500	40
WATER AND FIRE PROOFING	4	0.01%	1	\$4,366	\$4,366	\$982	\$1,000	1
HONEY, MOLASSES, AND SYRUPS	1	0.01%	1	\$2,750	\$2,750	\$4,000	\$10,000	45
INK AND DYES	2	0.01%	1	\$150,000	\$150,000	\$68,089	\$25,000	20
AEROSOL CONTAINERS	5	0.01%	1	\$10,500	\$10,500	\$4,791	\$25,000	13
BEARING MFG	3	0.01%	1	\$9,961	\$9,961	\$0	\$9,000	2
CLOCK MFG	4	0.01%	1	\$836	\$836	\$0	\$3,500	2
JEWELRY AND WATCHES	3	0.01%	1	\$45	\$45	\$0	\$45	1
LABORATORIES	1	0.01%	1	\$2,023,205	\$2,023,205	\$4,864	\$1,000	25
MOTION PICTURES	3	0.01%	1	\$48	\$48	\$0	\$500	1
IRRIGATION EQUIPMENT	2	0.01%	1	\$34,950	\$34,950	\$0	\$32,650	26
FIBERGLASS MFG	1	0.01%	1	\$15,819	\$15,819	\$0	\$2,000	1
GAS TANKS AND FUEL CONTAINERS MFG	1	0.01%	1	\$36,000	\$36,000	\$26,240	\$75,000	32
OIL REFINERIES	2	0.01%	1	\$500	\$500	\$0	\$500	1
FLORISTS	1	0.01%	1	\$919	\$919	\$140	\$0	4
COTTON GOODS MFG	1	0.00%	0	\$0	\$0	\$0	\$0	0
CONDOMINIUMS	5	0.00%	0	\$0	\$0	\$0	\$0	0
JUNK AND SCRAP DEALERS	1	0.00%	0	\$0	\$0	\$0	\$0	0
MINING AND DREDGING	1	0.00%	0	\$0	\$0	\$0	\$0	0
SALT, PHOSPHATES, AND LIME	2	0.00%	0	\$0	\$0	\$0	\$0	0
BEARING MFG	2	0.00%	0	\$0	\$0	\$0	\$0	0
LEAD MFG	1	0.00%	0	\$0	\$0	\$0	\$0	0
SEWING MACHINES	1	0.00%	0	\$0	\$0	\$0	\$0	0
MUSICAL INSTRUMENT MFG	1	0.00%	0	\$0	\$0	\$0	\$0	0
STONE AND GEM CUTTING OR POLISHING	1	0.00%	0	\$0	\$0	\$0	\$0	0
BARBER SUPPLIES AND HAIR PIECES	4	0.00%	0	\$0	\$0	\$0	\$0	0
WELDING	1	0.00%	0	\$0	\$0	\$0	\$0	0
SHOPPING CTRS, INDOOR MALLS - NOT OCC	1	0.00%	0	\$0	\$0	\$0	\$0	0
FORESTRY SERVICE	1	0.00%	0	\$0	\$0	\$0	\$0	0
BUILDINGS/PREMISES BANK OR OFFICE	2	0.00%	0	\$0	\$0	\$0	\$0	0
WEIGHERS, SAMPLERS OR INSPECTORS	1	0.00%	0	\$0	\$0	\$0	\$0	0
WINDOW CLEANING	1	0.00%	0	\$0	\$0	\$0	\$0	0
PAPER HANGING	1	0.00%	0	\$0	\$0	\$0	\$0	0
TOTAL	15,364	100.00%	6,787	\$32,451	\$220,243,263	\$10,276	\$21,877	14

CLAIM DISPOSITION AND CLOSE TIME REPORTING

This section is divided into two categories. The first section presents data by the final disposition of claim. Claims settled without payment are reported as disposed in favor of defendant, the insured. Claims closed in favor of the plaintiff, claimant, consist of all claims closed with payment.

The second section presents closed claim data categorized by time intervals to claim resolution.

Each section contains annual summary data for 2001 and a ten-year summary.

PRODUCT LIABILITY CLAIM DISPOSITION FOR 2001

Claim Disposition	% of All Claims	All Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense	Average Initial Reserve	Average # of Months Report to Close
<i><u>In Favor of Defendant</u></i>							
Before Court Proceeding Initiated	24.52%	487	\$0	\$0	\$372	\$6,192	5
Judgment for Defendant	0.30%	6	\$0	\$0	\$40,087	\$5,417	20
Arbitration	0.10%	2	\$0	\$0	\$0	\$101	2
All Other Including Dismissals	75.08%	1,491	\$0	\$0	\$226	\$539	22
TOTAL	100.00%	1,986	\$0	\$0	\$382	\$1,940	17
<i><u>In Favor of Plaintiff</u></i>							
Before Court Proceeding Initiated	74.44%	431	\$23,098	\$9,955,284	\$1,355	\$20,533	7
Directed Verdict for Plaintiff	0.35%	2	\$12,524	\$25,048	\$8,395	\$63,756	18
Judgment for Plaintiff	0.86%	5	\$538,759	\$2,693,795	\$11,727	\$441,660	30
Arbitration	0.52%	3	\$60,733	\$182,200	\$21,071	\$37,167	29
All Other Including Dismissals	23.83%	138	\$62,121	\$8,572,705	\$12,001	\$30,893	26
Total	100.00%	579	\$37,010	\$21,429,032	\$4,108	\$26,875	12

PRODUCT LIABILITY TEN YEAR SUMMARY OF CLAIM DISPOSITION FOR YEARS 1992 - 2001

Claim Disposition	% of All Claims	All Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense	Average Initial Reserve	Average # of Months Report to Close
<u>In Favor of Defendant</u>							
Before Court Proceeding Initiated	58.00%	4,975	\$0	\$0	\$454	\$3,837	6
Directed Verdict for Defendant	0.34%	29	\$0	\$0	\$26,693	\$22,283	31
Judgment for Defendant	0.72%	62	\$0	\$0	\$169,787	\$17,340	38
Judgment for Defendant After Appeal	0.06%	5	\$0	\$0	\$37,049	\$11,000	59
Arbitration	0.13%	11	\$0	\$0	\$1,446	\$14,528	16
All Other Including Dismissals	39.86%	3,419	\$0	\$0	\$4,195	\$3,785	27
Not Specified	0.89%	76	\$0	\$0	\$8,911	\$4,668	13
TOTAL	100.00%	8,577	\$0	\$0	\$3,356	\$4,002	15
<u>In Favor of Plaintiff</u>							
Before Court Proceeding Initiated	73.61%	4,996	\$11,442	\$57,161,975	\$3,115	\$8,037	7
Directed Verdict for Plaintiff	0.15%	10	\$46,266	\$462,659	\$21,027	\$22,451	33
Judgment for Plaintiff	0.49%	33	\$184,968	\$6,103,957	\$76,158	\$86,106	30
Judgment for Plaintiff After Appeal	0.01%	1	\$15,000	\$15,000	\$68,934	\$0	39
Arbitration	0.27%	18	\$79,256	\$1,426,608	\$21,868	\$48,576	24
All Other Including Dismissals	24.64%	1,672	\$91,498	\$152,985,155	\$30,173	\$62,136	34
Not Specified	0.84%	57	\$36,630	\$2,087,909	\$9,494	\$8,648	12
Total	100.00%	6,787	\$32,451	\$220,243,263	\$10,276	\$21,877	14

PRODUCT LIABILITY CLOSE TIME REPORTING FOR 2001

Number of Months From Report to Close	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
0-6	1,092	54.06%	313	\$16,765	\$5,247,390	\$387	\$12,558	2
7-12	151	10.88%	63	\$91,993	\$5,795,567	\$2,132	\$89,223	10
13-18	126	10.36%	60	\$41,638	\$2,498,279	\$5,511	\$21,541	16
19-24	103	9.15%	53	\$37,047	\$1,963,477	\$6,580	\$14,440	21
25-30	973	6.91%	40	\$53,114	\$2,124,563	\$4,986	\$35,639	26
31-36	25	2.76%	16	\$117,151	\$1,874,408	\$21,343	\$18,664	33
37-42	26	1.38%	8	\$7,467	\$59,732	\$19,420	\$49,423	40
43-48	15	1.38%	8	\$83,445	\$667,559	\$38,351	\$69,066	45
49-54	7	0.52%	3	\$90,887	\$272,660	\$34,466	\$335,156	51
55-60	5	0.52%	3	\$4,866	\$14,599	\$20,677	\$5,056	56
61-66	12	0.86%	5	\$1,637	\$8,185	\$3,637	\$41,205	64
67-72	5	0.35%	2	\$298,750	\$597,500	\$93,614	\$11,000	69
73-78	17	0.52%	3	\$468	\$1,404	\$271	\$739	77
79-84	2	0.00%	0	\$0	\$0	\$0	\$0	0
85-90	0	0.00%	0	\$0	\$0	\$0	\$0	0
91-96	4	0.00%	0	\$0	\$0	\$0	\$0	0
97-102	1	0.17%	1	\$227,500	\$227,500	\$41,547	\$3,000	98
103-108	0	0.00%	0	\$0	\$0	\$0	\$0	0
Greater than 108	1	0.17%	1	\$76,209	\$76,209	\$27,587	\$25,000	119
TOTAL	2,565	100.00%	579	\$37,010	\$21,429,032	\$4,108	\$26,875	12

PRODUCT LIABILITY

TEN YEAR SUMMARY OF CLOSE TIME REPORTING

FOR YEARS 1992 - 2001

Number of Months From Report to Close	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
0-6	8,547	57.95%	3,933	\$6,941	\$27,299,857	\$395	\$6,228	2
7-12	1,850	11.33%	769	\$33,967	\$26,120,450	\$4,491	\$24,422	9
13-18	951	8.13%	552	\$31,790	\$17,548,034	\$8,932	\$21,569	16
19-24	557	4.24%	288	\$70,291	\$20,243,915	\$40,377	\$67,585	21
25-30	1,310	3.65%	248	\$112,857	\$27,988,473	\$27,771	\$40,911	27
31-36	356	2.93%	199	\$74,335	\$14,792,644	\$50,918	\$30,817	34
37-42	168	1.46%	99	\$105,774	\$10,471,666	\$34,676	\$46,351	39
43-48	379	2.56%	174	\$55,752	\$9,700,840	\$19,417	\$15,481	46
49-54	237	1.16%	79	\$493,777	\$39,008,401	\$142,883	\$523,925	51
55-60	139	0.84%	57	\$168,932	\$9,629,110	\$63,287	\$36,400	58
61-66	206	0.94%	64	\$92,324	\$5,908,756	\$49,621	\$51,227	64
67-72	246	2.24%	152	\$32,855	\$4,994,009	\$7,684	\$8,408	71
73-78	189	0.63%	43	\$67,699	\$2,911,037	\$15,293	\$15,868	75
79-84	40	0.29%	20	\$55,874	\$1,117,476	\$21,288	\$15,898	82
85-90	27	0.24%	16	\$18,310	\$292,966	\$122,020	\$10,563	88
91-96	71	0.53%	36	\$27,718	\$997,837	\$7,537	\$7,486	94
97-102	37	0.29%	20	\$22,475	\$449,500	\$17,078	\$9,525	99
103-108	21	0.22%	15	\$13,656	\$204,840	\$13,047	\$12,078	104
Greater than 108	33	0.34%	23	\$24,498	\$563,452	\$54,763	\$19,043	117
TOTAL	15,364	100.00%	6,787	\$32,451	\$220,243,263	\$10,276	\$21,877	14

PRODUCT LIABILITY COMPANIES PREMIUM GROWTH & MARKET SHARE

(Derived from the Page 24 Supplement)

The tables in this section were generated by using the Missouri Page 24 Supplement data filed for companies writing products liability insurance.

The first table presents data showing the percentage of change in growth for those companies who wrote premium during the year. This table is presented by descending order of percent of change in premium for 2000 and 2001.

The second table contains the market share, direct premium written, direct premium earned, direct losses paid, direct losses incurred and a loss ratio. This table is presented by descending order of market share company.

This section contains data for year ending 2001.

PRODUCT LIABILITY PREMIUM GROWTH

Company Name	2001 Written Premium	2000 - 2001 % of Change in Premium	2000 Written Premium	1999 - 2000 % of Change in Premium	1999 Written Premium	1998 - 1999 % of Change in Premium
AMERICAN AND FOREIGN INSURANCE CO	\$192,721	2634.41%	\$7,048	-68.66%	\$22,490	777.15%
AMERICAN GUARANTEE & LIABILITY INS CO	\$728,502	2477.86%	\$28,260	146.06%	\$11,485	231.94%
SAFEGUARD INSURANCE COMPANY	\$6,780	1900.00%	\$339	9.71%	\$309	543.75%
NORTH AMERICAN SPECIALTY INS CO	\$35,048	1538.52%	\$2,139	341.94%	\$484	-33.15%
LEGION INSURANCE COMPANY	\$33,734	1103.93%	\$2,802	36.02%	\$2,060	-95.95%
EMPLOYERS INSURANCE OF WAUSAU A MUTUAL	\$121,678	925.61%	\$11,864	-93.80%	\$191,500	2.70%
AMERICAN INSURANCE COMPANY THE	\$93,649	388.47%	\$19,172	-29.04%	\$27,018	-40.10%
AMERICAN HOME ASSURANCE COMPANY	\$100,850	273.24%	\$27,020	-74.74%	\$106,963	N/A
AMERISURE INSURANCE COMPANY	\$26,170	243.39%	\$7,621	78.19%	\$4,277	-50.19%
NN INSURANCE COMPANY	\$13,095	226.64%	\$4,009	67.53%	\$2,393	4.00%
WAUSAU BUSINESS INSURANCE COMPANY	\$37,963	223.45%	\$11,737	-73.14%	\$43,704	-65.88%
CHARTER OAK FIRE INSURANCE CO THE	\$12,435	220.99%	\$3,874	69.99%	\$2,279	-193.25%
TRINITY UNIVERSAL INSURANCE COMPANY	\$8,848	180.62%	\$3,153	-80.64%	\$16,290	980.96%
TOKIO MARINE AND FIRE INS CO LTD (US BR	\$57,636	169.95%	\$21,351	-89.36%	\$200,695	149.12%
PENNSYLVANIA LUMBERMENS MUTUAL INS CO	\$39,522	161.63%	\$15,106	32.68%	\$11,385	51.88%
OHIO CASUALTY INSURANCE COMPANY	\$148,780	145.56%	\$60,588	28.67%	\$47,089	168.76%
MASSACHUSETTS BAY INS CO	\$10,427	130.79%	\$4,518	323.03%	\$1,068	4.20%
TWIN CITY FIRE INS CO	\$693,124	123.81%	\$309,687	-7.26%	\$333,913	-9.18%
FIDELITY AND GUARANTY INSURANCE COMPANY	\$24,233	117.34%	\$11,150	-57.52%	\$26,247	5181.09%
ZURICH INSURANCE COMPANY	\$2,695,300	116.21%	\$1,246,594	89.21%	\$658,828	41.23%
NATIONAL INDEMNITY COMPANY	\$7,702	107.94%	\$3,704	51.49%	\$2,445	59.08%
SELECTIVE INSURANCE CO OF S CAROLINA	\$65,438	99.92%	\$32,732	459.62%	\$5,849	N/A
SAVERS PROPERTY & CASUALTY INS CO	\$1,796	85.54%	\$968	40.49%	\$689	1087.93%
NORTHBROOK PROPERTY & CASUALTY INS CO	\$155,055	83.74%	\$84,387	-30.41%	\$121,260	1437.27%
ST PAUL FIRE & MARINE INSURANCE CO	\$2,447,325	79.76%	\$1,361,467	-17.48%	\$1,649,920	17.52%
NORTHWESTERN NATIONAL CASUALTY CO	\$46,083	74.35%	\$26,431	161.51%	\$10,107	-20.70%
AMERICAN CASUALTY CO OF READING PA	\$53,343	74.24%	\$30,614	544.78%	\$4,748	-48.84%
BITUMINOUS CASUALTY CORPORATION	\$26,369	73.35%	\$15,211	506.98%	\$2,506	-66.23%
AMERICAN AUTOMOBILE INSURANCE CO	\$567,851	68.43%	\$337,141	80.32%	\$186,966	10.68%
HANOVER INSURANCE COMPANY THE	\$17,168	68.38%	\$10,196	-40.98%	\$17,276	1143.77%
CINCINNATI INS CO THE	\$1,344,057	67.67%	\$801,627	26.48%	\$633,793	35.97%
LUMBERMENS MUTUAL CASUALTY CO	\$1,002,452	67.44%	\$598,706	49.15%	\$401,424	12.96%
AMERICAN MOTORISTS INSURANCE CO	\$117,962	61.12%	\$73,216	-49.67%	\$145,462	20.36%
LUMBERMENS UNDERWRITING ALLIANCE	\$33,065	60.18%	\$20,643	35.67%	\$15,216	18.88%
FARMERS ALLIANCE MUTUAL INS CO	\$19,897	52.14%	\$13,078	-35.13%	\$20,160	-22.27%
NATIONAL SURETY CORPORATION	\$336,739	45.30%	\$231,760	-23.34%	\$302,303	-41.50%
JOHN DEERE INSURANCE COMPANY	\$265,589	42.25%	\$186,705	-11.39%	\$210,701	20.19%
NATIONWIDE MUTUAL INSURANCE COMPANY	\$132,908	40.01%	\$94,930	-5.63%	\$100,595	1.06%
MID-CONTINENT CASUALTY COMPANY	\$79,220	39.53%	\$56,778	-5.08%	\$59,817	388.46%
VIGILANT INSURANCE COMPANY	\$10,965	37.51%	\$7,974	-8.31%	\$8,697	-63.24%
SENTRY INSURANCE A MUTUAL COMPANY	\$235,931	35.81%	\$173,726	-34.84%	\$266,599	7.68%
RANGER INSURANCE COMPANY	\$476,467	34.45%	\$354,371	-9.00%	\$389,409	-25.80%
FIREMANS FUND INSURANCE COMPANY	\$156,716	34.28%	\$116,711	90.33%	\$61,321	-25.88%
EMPLOYERS MUTUAL CASUALTY COMPANY	\$379,869	33.17%	\$285,250	24.20%	\$229,667	43.07%
STATE AUTO PROPERTY & CASUALTY INS CO	\$561,102	31.22%	\$427,593	4.47%	\$409,316	12.34%
UNITED STATES FIRE INSURANCE CO	\$2,565,552	30.95%	\$1,959,161	14.00%	\$1,718,502	1182.15%
FEDERAL INSURANCE COMPANY	\$901,142	29.89%	\$693,789	29.81%	\$534,484	-39.02%
UNIVERSAL UNDERWRITERS INS CO	\$781,285	27.68%	\$611,906	21.62%	\$503,114	-1.45%
TRAVELERS INDEMNITY CO OF CONNECTICUT	\$74,433	24.62%	\$59,726	436.62%	\$11,130	46.01%
CIGNA INSURANCE COMPANY	\$203,639	23.34%	\$165,110	61.39%	\$102,303	128.49%
NATIONAL FIRE INS CO OF HARTFORD	\$7,584	22.20%	\$6,206	224.41%	\$1,913	18.09%
GRINNELL MUTUAL REINSURANCE COMPANY	\$346,681	21.18%	\$286,090	8.66%	\$263,292	28.65%
UNITED FIRE AND CASUALTY COMPANY	\$1,503,208	19.14%	\$1,261,748	21.88%	\$1,035,214	24.02%
OAK RIVER INSURANCE COMPANY	\$60,246	18.83%	\$50,698	152.35%	\$20,090	646.84%
GENERAL CASUALTY CO OF WISCONSIN	\$41,513	15.61%	\$35,909	0.40%	\$35,767	11.94%

PRODUCT LIABILITY PREMIUM GROWTH

Company Name	2001 Written Premium	2000 - 2001 % of Change in Premium	2000 Written Premium	1999 - 2000 % of Change in Premium	1999 Written Premium	1998 - 1999 % of Change in Premium
SECURA INSURANCE A MUTUAL COMPANY	\$298,210	15.17%	\$258,928	8.40%	\$238,871	14.53%
OLD REPUBLIC INSURANCE COMPANY	\$159,135	13.32%	\$140,428	85.98%	\$75,507	-66.93%
COLUMBIA MUTUAL INSURANCE CO	\$76,092	9.43%	\$69,532	-0.14%	\$69,626	19.01%
FEDERATED MUTUAL INSURANCE COMPANY	\$1,556,420	9.11%	\$1,426,510	7.86%	\$1,322,510	-9.39%
CAPITOL INDEMNITY CORPORATION	\$27,195	8.24%	\$25,124	22.46%	\$20,516	-40.65%
AMCO INSURANCE COMPANY	\$157,983	5.76%	\$149,384	23.82%	\$120,647	9.91%
STATE AUTOMOBILE MUTUAL INS CO	\$79,455	3.11%	\$77,061	9.33%	\$70,483	26.12%
TRUCK INSURANCE EXCHANGE	\$11,839	1.21%	\$11,698	-19.13%	\$14,465	55.96%
NONPROFITS INS ASSN AN INTERINS EXCH	\$1,396	0.14%	\$1,394	-12.66%	\$1,596	111.11%
BROTHERHOOD MUTUAL INSURANCE CO	\$304	0.00%	\$304	4.11%	\$292	-4.58%
CONTINENTAL WESTERN INSURANCE CO	\$2,607	-1.99%	\$2,660	54.29%	\$1,724	-7.21%
GENERAL INSURANCE CO OF AMERICA	\$20,024	-3.51%	\$20,752	269.71%	\$5,613	-64.03%
AMERICAN STATES INSURANCE COMPANY	\$200,936	-3.88%	\$209,044	-11.55%	\$236,332	-3.46%
AMERICAN FAMILY MUTUAL INS CO	\$18,549	-3.94%	\$19,309	-4.48%	\$20,214	-33.56%
GENESIS INSURANCE COMPANY	\$115,458	-8.04%	\$125,548	48.75%	\$84,403	1.83%
INDIANA LUMBERMENS MUTUAL INS CO	\$251,429	-10.73%	\$281,659	6.60%	\$264,224	-2.93%
ALLSTATE INSURANCE COMPANY	\$57,910	-11.00%	\$65,065	-33.88%	\$98,411	11.78%
SECURITY NATIONAL INSURANCE COMPANY	\$27,506	-11.54%	\$31,095	82.65%	\$17,024	62.15%
MINNESOTA FIRE AND CASUALTY COMPANY	\$19,124	-12.54%	\$21,866	38.03%	\$15,842	-55.31%
NATIONAL AMERICAN INSURANCE COMPANY	\$47,167	-13.82%	\$54,732	157.47%	\$21,258	50.19%
BITUMINOUS FIRE AND MARINE INS CO	\$147	-14.04%	\$171	144.29%	\$70	N/A
TRINITY UNIVERSAL INS CO OF KANSAS INC	\$7,609	-14.35%	\$8,884	217.63%	\$2,797	24.92%
LITITZ MUTUAL INSURANCE COMPANY	\$2,397	-16.13%	\$2,858	32.50%	\$2,157	27.41%
AXA GLOBAL RISKS US INSURANCE CO	\$142,116	-16.70%	\$170,604	303.35%	\$42,297	-18570.31%
GRAIN DEALERS MUTUAL INSURANCE CO	\$28,426	-17.65%	\$34,519	31.41%	\$26,269	-41.26%
FIREMANS FUND INS CO OF WISCONSIN	\$85,781	-20.72%	\$108,196	36.22%	\$79,430	-7.32%
FARMERS INSURANCE EXCHANGE	\$23,654	-22.48%	\$30,512	-14.12%	\$35,527	0.05%
ROYAL INDEMNITY COMPANY	\$266,766	-22.73%	\$345,250	324.53%	\$81,325	738.49%
ST PAUL GUARDIAN INSURANCE COMPANY	\$585,218	-23.84%	\$768,389	8.25%	\$709,807	915.87%
MUTUAL SERVICE CASUALTY INSURANCE CO	\$38,728	-24.64%	\$51,391	35.73%	\$37,862	-10.41%
LIBERTY MUTUAL FIRE INSURANCE CO	\$2,210,270	-25.90%	\$2,982,918	250.45%	\$851,180	-57.16%
SAFECO INSURANCE CO OF AMERICA	\$9,632	-28.43%	\$13,458	176.80%	\$4,862	-62.19%
LIBERTY INSURANCE CORPORATION	\$158,754	-29.83%	\$226,231	-2.56%	\$232,167	-52.85%
AMERICAN ECONOMY INSURANCE COMPANY	\$16,987	-34.90%	\$26,095	53.41%	\$17,010	21.45%
ALLIANZ INSURANCE COMPANY	\$151,000	-35.95%	\$235,763	-79.20%	\$1,133,713	9.22%
ROYAL INSURANCE COMPANY OF AMERICA	\$272,116	-36.24%	\$426,779	-55.95%	\$968,792	-5.70%
GREAT NORTHERN INSURANCE COMPANY	\$233,758	-36.76%	\$369,661	23.05%	\$300,415	-23.54%
PACIFIC EMPLOYERS INSURANCE COMPANY	\$102,828	-37.08%	\$163,435	20.99%	\$135,086	-17.43%
GENERAL ACCIDENT INS CO OF AMERICA	\$23,134	-39.96%	\$38,533	-41.73%	\$66,126	-8.43%
TRANSPORTATION INSURANCE COMPANY	\$43,015	-40.96%	\$72,853	-71.41%	\$254,799	-28.70%
ST PAUL MERCURY INSURANCE COMPANY	\$828,450	-47.03%	\$1,563,880	163.54%	\$593,410	43.36%
ATHENA ASSURANCE COMPANY	\$68,460	-52.54%	\$144,243	1362.91%	\$9,860	-47.63%
WAUSAU UNDERWRITERS INS CO	\$19,895	-54.40%	\$43,631	-10.24%	\$48,610	-38.22%
TRANSCONTINENTAL INSURANCE COMPANY	\$15,189	-56.32%	\$34,775	-75.78%	\$143,570	-55.54%
NORTHLAND INSURANCE COMPANY	\$3,864	-57.39%	\$9,068	218.18%	\$2,850	636.43%
GLOBE INDEMNITY COMPANY	\$5,226	-58.60%	\$12,624	522.18%	\$2,029	-84.19%
HARTFORD FIRE INSURANCE COMPANY	\$99,807	-62.30%	\$264,708	343.29%	\$59,715	-70.66%
WEST AMERICAN INSURANCE COMPANY	\$20,675	-62.90%	\$55,734	-26.38%	\$75,706	61.11%
AMERICAN FIRE & CASUALTY COMPANY	\$38,502	-63.31%	\$104,950	-28.13%	\$146,037	201.92%
RLI INSURANCE COMPANY	\$22,455	-64.59%	\$63,410	-23.31%	\$82,681	-3.36%
GULF INSURANCE COMPANY	\$39	-65.18%	\$112	-99.19%	\$13,773	18512.16%
TIG INSURANCE COMPANY	\$293,726	-72.98%	\$1,087,023	64.66%	\$660,156	-16.48%
GENERAL STAR NATIONAL INS CO	\$38,717	-74.60%	\$152,420	1605.49%	\$8,937	576.02%
ST PAUL PROPERTY & CASUALTY INS CO	\$22,068	-79.92%	\$109,920	-30.00%	\$157,030	-62.49%
CONTINENTAL CASUALTY COMPANY	\$51,138	-81.93%	\$283,073	7.05%	\$264,439	-32.91%

PRODUCT LIABILITY PREMIUM GROWTH

Company Name	2001 Written Premium	2000 - 2001 % of Change in Premium	2000 Written Premium	1999 - 2000 % of Change in Premium	1999 Written Premium	1998 - 1999 % of Change in Premium
ALLIANZ UNDERWRITERS INSURANCE COMPANY	\$46,005	-84.78%	\$302,365	-46.53%	\$565,500	-12.09%
VANGUARD INSURANCE COMPANY	\$16,986	-85.98%	\$121,188	17.39%	\$103,237	-10.63%
COMMERCIAL UNION INSURANCE COMPANY	\$4,571	-86.32%	\$33,410	38.56%	\$24,113	160.57%
MICHIGAN MUTUAL INSURANCE COMPANY	\$5,499	-87.41%	\$43,687	144.79%	\$17,847	-33.54%
EMPIRE FIRE AND MARINE INSURANCE CO	\$164	-88.25%	\$1,396	173.19%	\$511	-90.00%
SHELTER MUTUAL INSURANCE CO	\$19,650	-88.72%	\$174,228	-13.56%	\$201,556	4.56%
TRAVELERS INDEMNITY COMPANY	\$4,432	-89.90%	\$43,894	-86.07%	\$315,202	-30.08%
AMERICAN MANUFACTURERS MUTUAL INS CO	\$54,362	-90.23%	\$556,446	303.46%	\$137,920	66.73%
WESTCHESTER FIRE INSURANCE COMPANY	\$17,200	-93.49%	\$264,122	59.24%	\$165,866	-28.23%
PENN AMERICA INS CO	\$1,075	-94.80%	\$20,654	8.31%	\$19,069	-32.89%
SUMITOMO MARINE & FIRE INS CO LTD	\$2,661	-96.05%	\$67,430	36746.99%	\$183	-99.70%
AMERICAN ZURICH INSURANCE COMPANY	\$3,073	-97.71%	\$133,989	-71.57%	\$471,305	77.82%
AMERICAN ALLIANCE INSURANCE COMPANY	\$2,615	-99.02%	\$267,510	32.37%	\$202,089	-23409.00%
INDEMNITY INSURANCE CO OF NORTH AMERICA	\$235	-99.80%	\$118,313	98.96%	\$59,465	-84.41%
COMMERCE AND INDUSTRY INSURANCE CO	\$1	-99.99%	\$19,994	-3.45%	\$20,708	-56.55%
TOTAL	\$31,306,007	8.42%	\$28,874,322	4.77%	\$27,559,264	-0.17%

**PRODUCT LIABILITY
MARKET SHARE
YEAR 2001**

Company Name	Written Premium	Market Share	Earned Premium	Losses Paid	Losses Incurred	Loss Ratio
ZURICH AMERICAN INSURANCE COMPANY	\$2,695,300	8.61%	\$2,358,200	\$78,894	\$883,122	37.45%
UNITED STATES FIRE INSURANCE CO	\$2,565,552	8.20%	\$2,171,899	\$202,739	\$388,637	17.89%
ST PAUL FIRE & MARINE INSURANCE CO	\$2,447,325	7.82%	\$2,042,277	\$1,018,791	\$969,727	47.48%
LIBERTY MUTUAL FIRE INSURANCE CO	\$2,210,270	7.06%	\$2,088,358	\$15,008	\$458,092	21.94%
FEDERATED MUTUAL INSURANCE COMPANY	\$1,556,420	4.97%	\$1,453,672	\$296,883	\$98,020	6.74%
UNITED FIRE AND CASUALTY COMPANY	\$1,503,208	4.80%	\$1,370,673	\$1,487,606	\$903,065	65.88%
CINCINNATI INS CO THE	\$1,344,057	4.29%	\$1,032,255	\$37,610	\$463,470	44.90%
LUMBERMENS MUTUAL CASUALTY CO	\$1,002,452	3.20%	\$893,755	\$4,469	-\$232,728	-26.04%
FEDERAL INSURANCE COMPANY	\$901,142	2.88%	\$775,600	\$2,844,909	\$7,343,904	946.87%
TRAVELERS INDEMNITY CO OF ILLINOIS	\$896,206	2.86%	\$328,921	\$2,802,190	-\$154,349	-46.93%
GREENWICH INSURANCE COMPANY	\$883,769	2.82%	\$384,717	\$0	\$473,661	123.12%
ST PAUL MERCURY INSURANCE COMPANY	\$828,450	2.65%	\$1,108,765	\$266,114	\$408,416	36.84%
UNIVERSAL UNDERWRITERS INS CO	\$781,285	2.50%	\$730,902	\$397,133	\$519,293	71.05%
AMERICAN GUARANTEE & LIABILITY INS CO	\$728,502	2.33%	\$318,742	\$0	\$182,489	57.25%
TWIN CITY FIRE INS CO	\$693,124	2.21%	\$458,373	\$104,717	-\$424,401	-92.59%
ST PAUL GUARDIAN INSURANCE COMPANY	\$585,218	1.87%	\$797,772	\$56,892	\$364,562	45.70%
AMERICAN AUTOMOBILE INSURANCE CO	\$567,851	1.81%	\$439,124	\$0	-\$25,228	-5.75%
STATE AUTO PROPERTY & CASUALTY INS CO	\$561,102	1.79%	\$506,991	-\$6,348	\$219,784	43.35%
KEMPER CASUALTY INSURANCE COMPANY	\$559,220	1.79%	\$433,383	\$0	\$460,705	106.30%
RANGER INSURANCE COMPANY	\$476,467	1.52%	\$442,376	\$0	-\$24,315	-5.50%
EMPLOYERS MUTUAL CASUALTY COMPANY	\$379,869	1.21%	\$312,196	\$14,018	\$91,762	29.39%
GRINNELL MUTUAL REINSURANCE COMPANY	\$346,681	1.11%	\$314,711	\$21,527	\$52,911	16.81%
NATIONAL SURETY CORPORATION	\$336,739	1.08%	\$243,992	\$0	-\$86,380	-35.40%
SECURA INSURANCE A MUTUAL COMPANY	\$298,210	0.95%	\$264,767	\$59,714	-\$22,630	-8.55%
TIG INSURANCE COMPANY	\$293,726	0.94%	\$414,504	\$1,845,000	\$2,610,302	629.74%
ROYAL INSURANCE COMPANY OF AMERICA	\$272,116	0.87%	\$352,787	\$5,600,620	\$6,979,134	1978.29%
ROYAL INDEMNITY COMPANY	\$266,766	0.85%	\$185,475	\$0	\$1,512,209	815.32%
SENTRY SELECT INSURANCE COMPANY	\$265,589	0.85%	\$220,813	\$12,693	-\$29,087	-13.17%
INDIANA LUMBERMENS MUTUAL INS CO	\$251,429	0.80%	\$267,003	\$10,200	\$14,949	5.60%
SENTRY INSURANCE A MUTUAL COMPANY	\$235,931	0.75%	\$182,639	\$113,516	\$282,758	154.82%
GREAT NORTHERN INSURANCE COMPANY	\$233,758	0.75%	\$311,349	\$38,535	\$648,368	208.24%
ACE AMERICAN INSURANCE COMPANY	\$203,639	0.65%	\$203,710	\$0	-\$79,672	-39.11%
AMERICAN STATES INSURANCE COMPANY	\$200,936	0.64%	\$200,102	\$1,001,088	\$321,016	160.43%
AMERICAN AND FOREIGN INSURANCE CO	\$192,721	0.62%	\$95,906	\$1,000	\$175,838	183.34%
OLD REPUBLIC INSURANCE COMPANY	\$159,135	0.51%	\$187,831	\$97,181	\$97,647	51.99%
LIBERTY INSURANCE CORPORATION	\$158,754	0.51%	\$184,966	\$26,355	\$111,311	60.18%
AMCO INSURANCE COMPANY	\$157,983	0.50%	\$180,354	\$0	-\$36,409	-20.19%
FIREMANS FUND INSURANCE COMPANY	\$156,716	0.50%	\$135,571	-\$1,429,917	-\$2,146,583	-1583.36%
NORTHBROOK PROPERTY & CASUALTY INS CO	\$155,055	0.50%	\$158,378	\$38,325	\$92,774	58.58%
ALLIANZ INSURANCE COMPANY	\$151,000	0.48%	\$158,680	\$0	-\$174,094	-109.71%
OHIO CASUALTY INSURANCE COMPANY	\$148,780	0.48%	\$144,714	\$0	\$32,277	22.30%
AXA CORPORATE SOLUTIONS INSURANCE COMPANY	\$142,116	0.45%	\$125,010	\$0	\$0	0.00%
FEDERATED SERVICE INSURANCE COMPANY	\$138,670	0.44%	\$107,452	\$0	\$52,817	49.15%
NATIONWIDE MUTUAL INSURANCE COMPANY	\$132,908	0.42%	\$164,875	\$40,807	\$76,184	46.21%
NEW HAMPSHIRE INSURANCE COMPANY	\$124,869	0.40%	\$89,943	\$29,000	-\$34,111	-37.93%
LIBERTY MUTUAL INSURANCE COMPANY	\$123,279	0.39%	\$97,777	\$290,833	-\$4,256	-4.35%
EMPLOYERS INSURANCE COMPANY OF WAUSAU	\$121,678	0.39%	\$119,246	\$619,517	\$2,362,451	1981.16%
AMERICAN MOTORISTS INSURANCE CO	\$117,962	0.38%	\$100,913	\$595	-\$6,395	-6.34%
GENESIS INSURANCE COMPANY	\$115,458	0.37%	\$113,729	\$0	-\$21,484	-18.89%
PACIFIC EMPLOYERS INSURANCE COMPANY	\$102,828	0.33%	\$118,004	\$45,260	\$593,900	503.29%
AMERICAN HOME ASSURANCE COMPANY	\$100,850	0.32%	\$102,045	\$0	\$32,540	31.89%
HARTFORD FIRE INSURANCE COMPANY	\$99,807	0.32%	\$135,993	\$104,474	-\$46,202	-33.97%
AMERICAN STATES INSURANCE COMPANY THE	\$93,649	0.30%	\$34,611	\$17,463	-\$88,246	-254.97%
FIREMANS FUND INS CO OF WISCONSIN	\$85,781	0.27%	\$102,645	\$0	-\$18,915	-18.43%
STATE AUTOMOBILE MUTUAL INS CO	\$79,455	0.25%	\$84,341	-\$3,242	\$163	0.19%
MID-CONTINENT CASUALTY COMPANY	\$79,220	0.25%	\$69,441	\$0	\$0	0.00%
COLUMBIA MUTUAL INSURANCE CO	\$76,092	0.24%	\$71,576	\$0	-\$5,438	-7.60%
TRAVELERS INDEMNITY CO OF CONNECTICUT	\$74,433	0.24%	\$45,218	\$0	\$8,765	19.38%

**PRODUCT LIABILITY
MARKET SHARE
YEAR 2001**

Company Name	Written Premium	Market Share	Earned Premium	Losses Paid	Losses Incurred	Loss Ratio
ATHENA ASSURANCE COMPANY	\$68,460	0.22%	\$132,838	\$0	\$44,176	33.26%
SELECTIVE INSURANCE CO OF S CAROLINA	\$65,438	0.21%	\$48,182	\$0	\$25,877	53.71%
OAK RIVER INSURANCE COMPANY	\$60,246	0.19%	\$53,552	\$0	-\$2,679	-5.00%
ALLSTATE INSURANCE COMPANY	\$57,910	0.18%	\$68,271	\$17,057	\$272,487	399.13%
TOKIO MARINE AND FIRE INS CO LTD (US BR	\$57,636	0.18%	\$58,843	\$0	-\$58,385	-99.22%
AMERICAN MANUFACTURERS MUTUAL INS CO	\$54,362	0.17%	\$177,031	\$91,942	\$74,471	42.07%
AMERICAN CASUALTY CO OF READING PA	\$53,343	0.17%	\$46,665	\$24,212	-\$247,096	-529.51%
CONTINENTAL CASUALTY COMPANY	\$51,138	0.16%	\$107,605	\$93,662	-\$108,466	-100.80%
NATIONAL AMERICAN INSURANCE COMPANY	\$47,167	0.15%	\$49,176	\$0	\$6,180	12.57%
NORTHWESTERN NATIONAL CASUALTY CO	\$46,083	0.15%	\$50,405	\$0	\$9,913	19.67%
ALLIANZ UNDERWRITERS INSURANCE COMPANY	\$46,005	0.15%	\$57,173	\$0	-\$179,461	-313.89%
SELECTIVE INS CO OF THE SOUTHEAST	\$43,502	0.14%	\$37,861	\$0	\$17,563	46.39%
TRANSPORTATION INSURANCE COMPANY	\$43,015	0.14%	\$21,978	\$116,832	\$199,803	909.10%
GENERAL CASUALTY CO OF WISCONSIN	\$41,513	0.13%	\$36,712	\$0	\$643	1.75%
PENNSYLVANIA LUMBERMENS MUTUAL INS CO	\$39,522	0.13%	\$25,495	\$0	\$0	0.00%
MUTUAL SERVICE CASUALTY INSURANCE CO	\$38,728	0.12%	\$45,925	\$12,044	\$30,498	66.41%
GENERAL STAR NATIONAL INS CO	\$38,717	0.12%	\$86,392	\$0	\$54,000	62.51%
AMERICAN FIRE & CASUALTY COMPANY	\$38,502	0.12%	\$47,930	\$0	\$6,478	13.52%
WAUSAU BUSINESS INSURANCE COMPANY	\$37,963	0.12%	\$44,483	\$62,225	\$133,404	299.90%
NORTH AMERICAN SPECIALTY INS CO	\$35,048	0.11%	\$25,352	\$0	\$18,723	73.85%
LEGION INSURANCE COMPANY	\$33,734	0.11%	\$29,902	\$0	-\$2,231	-7.46%
LUMBERMENS UNDERWRITING ALLIANCE	\$33,065	0.11%	\$30,245	\$0	\$9,439	31.21%
MILLERS MUTUAL INSURANCE ASSOCIATION	\$30,176	0.10%	\$96,281	\$905	\$4,308	4.47%
GRAIN DEALERS MUTUAL INSURANCE CO	\$28,426	0.09%	\$36,805	\$0	-\$135	-0.37%
FIDELITY & GUARANTY INS UNDERWRITERS	\$27,900	0.09%	\$13,550	\$0	\$13,654	100.77%
SECURITY NATIONAL INSURANCE COMPANY	\$27,506	0.09%	\$28,487	\$462	\$2,342	8.22%
CAPITOL INDEMNITY CORPORATION	\$27,195	0.09%	\$23,802	\$0	\$0	0.00%
BITUMINOUS CASUALTY CORPORATION	\$26,369	0.08%	\$23,967	\$0	\$19,300	80.53%
AMERISURE INSURANCE COMPANY	\$26,170	0.08%	\$25,861	\$0	\$6,375	24.65%
FIDELITY AND GUARANTY INSURANCE COMPANY	\$24,233	0.08%	\$9,879	\$0	\$100,019	1012.44%
FARMERS INSURANCE EXCHANGE	\$23,654	0.08%	\$25,081	\$0	\$867,878	3460.30%
ONEBEACON INSURANCE COMPANY	\$23,134	0.07%	\$38,379	\$0	\$3,968,571	10340.48%
RLI INSURANCE COMPANY	\$22,455	0.07%	\$34,176	\$0	\$39,159	114.58%
ST PAUL PROPERTY & CASUALTY INS CO	\$22,068	0.07%	\$84,128	\$30,444	\$15,325	18.22%
WEST AMERICAN INSURANCE COMPANY	\$20,675	0.07%	\$33,392	\$0	-\$14,745	-44.16%
GENERAL INSURANCE CO OF AMERICA	\$20,024	0.06%	\$19,739	\$0	\$3,266	16.55%
FARMERS ALLIANCE MUTUAL INS CO	\$19,897	0.06%	\$21,329	\$0	-\$65,000	-304.75%
WAUSAU UNDERWRITERS INS CO	\$19,895	0.06%	\$36,656	\$0	-\$77,401	-211.16%
SHELTER MUTUAL INSURANCE CO	\$19,650	0.06%	\$25,860	\$0	-\$160,344	-620.05%
HARLEYSVILLE INSURANCE COMPANY	\$19,124	0.06%	\$16,029	\$0	\$0	0.00%
AMERICAN FAMILY MUTUAL INS CO	\$18,549	0.06%	\$20,002	\$0	\$0	0.00%
WESTCHESTER FIRE INSURANCE COMPANY	\$17,200	0.05%	\$86,187	\$1,704,280	-\$326,710	-379.07%
HANOVER INSURANCE COMPANY THE	\$17,168	0.05%	\$18,677	\$0	\$0	0.00%
AMERICAN ECONOMY INSURANCE COMPANY	\$16,987	0.05%	\$22,439	\$0	\$5,339	23.79%
WINTERHUR INTERNATIONAL AMERICA INSURANCE COMPANY	\$16,986	0.05%	\$16,160	\$102,466	\$75,318	466.08%
TRANSCONTINENTAL INSURANCE COMPANY	\$15,189	0.05%	\$22,526	\$6,038	-\$141,923	-630.04%
NN INSURANCE COMPANY	\$13,095	0.04%	\$12,083	\$0	\$0	0.00%
CHARTER OAK FIRE INSURANCE CO THE	\$12,435	0.04%	\$12,362	\$97,500	\$1,154,282	9337.34%
STATE NATIONAL INSURANCE COMPANY INC	\$12,042	0.04%	\$6,142	\$0	\$114	1.86%
TRUCK INSURANCE EXCHANGE	\$11,839	0.04%	\$11,830	\$0	\$351,389	2970.32%
VIGILANT INSURANCE COMPANY	\$10,965	0.04%	\$9,890	\$5,557	\$37,769	381.89%
MASSACHUSETTS BAY INS CO	\$10,427	0.03%	\$9,747	\$0	\$0	0.00%
GRANITE STATE INSURANCE COMPANY	\$10,065	0.03%	\$7,657	\$0	\$3,815	49.82%
SAFECO INSURANCE CO OF AMERICA	\$9,632	0.03%	\$13,703	\$0	-\$7,390	-53.93%
VALLEY FORGE INSURANCE COMPANY	\$9,296	0.03%	\$10,904	\$7,850	-\$23,192	-212.69%
TRINITY UNIVERSAL INSURANCE COMPANY	\$8,848	0.03%	\$3,642	\$0	-\$209	-5.74%
PACIFIC INDEMNITY COMPANY	\$7,845	0.03%	\$6,551	\$0	\$1,109	16.93%

**PRODUCT LIABILITY
MARKET SHARE
YEAR 2001**

Company Name	Written Premium	Market Share	Earned Premium	Losses Paid	Losses Incurred	Loss Ratio
NATIONAL INDEMNITY COMPANY	\$7,702	0.02%	\$5,262	\$0	-\$1,145	-21.76%
TRINITY UNIVERSAL INS CO OF KANSAS INC	\$7,609	0.02%	\$9,486	\$0	\$824	8.69%
NATIONAL FIRE INS CO OF HARTFORD	\$7,584	0.02%	\$9,949	\$0	\$0	0.00%
SAFEGUARD INSURANCE COMPANY	\$6,780	0.02%	\$4,884	\$0	\$8,314	170.23%
AMERISURE MUTUAL INSURANCE COMPANY	\$5,499	0.02%	\$6,403	\$0	-\$2,670	-41.70%
HARTFORD ACCIDENT & INDEMNITY CO	\$5,280	0.02%	\$5,280	\$66,680	-\$13,277	-251.46%
GLOBE INDEMNITY COMPANY	\$5,226	0.02%	\$11,760	\$0	\$25,282	214.98%
ONEBEACON AMERICA INSURANCE COMPANY	\$4,571	0.01%	\$17,191	\$468	\$6,778,727	39431.84%
TRAVELERS INDEMNITY COMPANY	\$4,432	0.01%	-\$305,711	-\$366,912	-\$597,326	195.39%
NORTHLAND INSURANCE COMPANY	\$3,864	0.01%	\$5,495	\$0	-\$384	-6.99%
CONNECTICUT INDEMNITY COMPANY THE	\$3,859	0.01%	\$1,997	\$0	\$0	0.00%
TRAVELERS INDEMNITY CO OF AMERICA	\$3,221	0.01%	\$3,409	\$2,075	-\$215,797	-6330.21%
AMERICAN ZURICH INSURANCE COMPANY	\$3,073	0.01%	-\$4,542	-\$2,000	-\$43,556	958.96%
DISCOVER PROPERTY AND CASUALTY INSURANCE COMPANY	\$2,732	0.01%	\$2,732	\$0	-\$3,441	-125.95%
SUMITOMO MARINE & FIRE INS CO LTD	\$2,661	0.01%	\$41,824	\$0	\$8,935	21.36%
GREAT AMERICAN ALLIANCE INSURANCE COMPANY	\$2,615	0.01%	\$216,709	\$0	\$20,946	9.67%
CONTINENTAL WESTERN INSURANCE CO	\$2,607	0.01%	\$2,285	\$0	\$0	0.00%
UTICA MUTUAL INSURANCE COMPANY	\$2,472	0.01%	\$2,472	\$0	\$62,000	2508.09%
LITITZ MUTUAL INSURANCE COMPANY	\$2,397	0.01%	\$2,635	\$871	\$871	33.06%
WESTFIELD INSURANCE COMPANY	\$2,280	0.01%	\$2,279	\$0	\$450	19.75%
STATE NATIONAL SPECIALTY INSURANCE COMPANY	\$1,868	0.01%	\$1,731	\$0	\$0	0.00%
HARTFORD CASUALTY INS CO	\$1,830	0.01%	\$5,920	\$0	-\$97,374	-1644.83%
SAVERS PROPERTY & CASUALTY INS CO	\$1,796	0.01%	\$1,391	\$0	-\$244	-17.54%
LM INSURANCE CORPORATION	\$1,628	0.01%	\$1,873	\$0	-\$269	-14.36%
TRI STATE INSURANCE CO OF MINNESOTA	\$1,415	0.00%	\$1,778	\$0	\$0	0.00%
NONPROFITS INS ASSN AN INTERINS EXCH	\$1,396	0.00%	\$1,449	\$0	-\$435	-30.02%
FIRE AND CASUALTY INS CO OF CONNECTICUT	\$1,278	0.00%	\$1,175	\$0	\$0	0.00%
PENN AMERICA INS CO	\$1,075	0.00%	\$9,029	\$65,596	\$257,953	2856.94%
CONTINENTAL INSURANCE COMPANY THE	\$978	0.00%	\$410	\$0	-\$40,820	-9956.10%
STATEWIDE INSURANCE COMPANY	\$976	0.00%	\$88	\$0	\$559	635.23%
COOPERATIVE MUTUAL INSURANCE COMPANY	\$972	0.00%	\$551	\$0	\$12,366	2244.28%
SECURA SUPREME INSURANCE COMPANY	\$760	0.00%	\$760	\$0	\$146	19.21%
AMERICAN PROTECTION INSURANCE CO	\$487	0.00%	\$433	\$0	\$0	0.00%
NORTHFIELD INSURANCE COMPANY	\$464	0.00%	\$388	\$0	\$31	7.99%
GULF UNDERWRITERS INSURANCE COMPANY	\$352	0.00%	\$17,126	-\$262	\$13,926	81.31%
PENNSYLVANIA GENERAL INSURANCE COMPANY	\$322	0.00%	\$696	\$0	\$1,024,521	147201.29%
BROTHERHOOD MUTUAL INSURANCE CO	\$304	0.00%	\$304	\$0	\$0	0.00%
PROPERTY & CASUALTY INS CO OF HARTFORD	\$252	0.00%	\$243	\$0	\$80	32.92%
INDEMNITY INSURANCE CO OF NORTH AMERICA	\$235	0.00%	\$40,452	\$0	-\$147,214	-363.92%
EMPIRE FIRE AND MARINE INSURANCE CO	\$164	0.00%	\$192	\$0	\$0	0.00%
DIAMOND STATE INSURANCE COMPANY	\$150	0.00%	\$56	\$0	\$0	0.00%
BITUMINOUS FIRE AND MARINE INS CO	\$147	0.00%	\$150	\$0	\$1,500	1000.00%
GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	\$106	0.00%	\$66	\$0	-\$1,050	-1590.91%
NATIONAL LIABILITY & FIRE INS CO	\$48	0.00%	\$48	\$0	\$10	20.83%
HARTFORD UNDERWRITERS INSURANCE CO	\$45	0.00%	\$45	\$0	\$519	1153.33%
GULF INSURANCE COMPANY	\$39	0.00%	\$55	\$0	\$0	0.00%
EMPLOYERS FIRE INSURANCE COMPANY	\$27	0.00%	\$740	\$0	\$399,061	53927.16%
MID CENTURY INSURANCE COMPANY	\$4	0.00%	\$4	\$0	\$25,148	628700.00%
COMMERCE AND INDUSTRY INSURANCE CO	\$1	0.00%	\$13,281	\$0	-\$29,330	-220.84%
ACE FIRE UNDERWRITERS INSURANCE COMPANY	\$0	0.00%	\$0	\$0	-\$468,217	N/A
ACE PROPERTY AND CASUALTY INSURANCE COMPANY	\$0	0.00%	\$0	\$0	-\$1,862	N/A
AIU INSURANCE COMPANY	\$0	0.00%	\$0	\$0	-\$288	N/A
AMERICAN ALTERNATIVE INS CORP	\$0	0.00%	\$0	\$0	-\$15	N/A
ARGONAUT INSURANCE COMPANY	\$0	0.00%	\$0	\$0	-\$200	N/A
ARGONAUT MIDWEST INSURANCE COMPANY	\$0	0.00%	\$0	\$0	-\$5,574	N/A
ASSOCIATED INDEMNITY CORPORATION	\$0	0.00%	\$0	\$0	-\$108	N/A
ASSURANCE COMPANY OF AMERICA	\$0	0.00%	\$0	\$100	-\$13,930	N/A

**PRODUCT LIABILITY
MARKET SHARE
YEAR 2001**

Company Name	Written Premium	Market Share	Earned Premium	Losses Paid	Losses Incurred	Loss Ratio
AUTOMOBILE INS CO OF HARTFORD CT	\$0	0.00%	\$0	\$0	\$2,192	N/A
COREGIS INSURANCE COMPANY	\$0	0.00%	\$0	\$0	-\$5,061	N/A
FARMERS AND MERCHANTS INSURANCE CO	\$0	0.00%	\$0	\$0	\$29,804	N/A
FARMINGTON CASUALTY COMPANY	\$0	0.00%	\$0	\$0	\$1,457	N/A
FIRST NATIONAL INS CO OF AMERICA	\$0	0.00%	\$0	\$0	-\$262	N/A
GREAT AMERICAN ASSURANCE COMPANY	\$0	0.00%	\$48	\$0	\$3	6.25%
GREAT AMERICAN INSURANCE COMPANY	\$0	0.00%	\$0	\$0	-\$133	N/A
HAWKEYE SECURITY INSURANCE COMPANY	\$0	0.00%	\$2	\$0	\$395,596	19779800.00%
ILLINOIS NATIONAL INSURANCE COMPANY	\$0	0.00%	\$0	\$0	-\$50,872	N/A
INSURANCE COMPANY OF NORTH AMERICA	\$0	0.00%	\$0	\$0	\$116,537	N/A
MARYLAND CASUALTY COMPANY	\$0	0.00%	-\$1	\$215	\$232,744	-23274400.00%
NATIONWIDE MUTUAL FIRE INSURANCE CO	\$0	0.00%	\$0	\$0	\$6,149	N/A
NATIONWIDE PROPERTY & CASUALTY INS CO	\$0	0.00%	\$0	\$0	\$39,337	N/A
NORTHBROOK INDEMNITY CO	\$0	0.00%	\$0	\$0	-\$1,197	N/A
NORTHERN INSURANCE CO OF NEW YORK	\$0	0.00%	\$0	\$0	-\$77,114	N/A
POTOMAC INSURANCE CO OF ILLINOIS	\$0	0.00%	\$27	\$0	\$29,804	110385.19%
STANDARD FIRE INSURANCE COMPANY	\$0	0.00%	\$0	\$0	-\$32,209	N/A
STAR INSURANCE COMPANY	\$0	0.00%	\$0	\$0	\$134	N/A
TRAVELERS CASUALTY AND SURETY CO	\$0	0.00%	\$241,238	\$426,290	\$291,794	120.96%
TRAVELERS CASUALTY AND SURETY CO OF AMERICA	\$0	0.00%	\$0	\$0	\$4,124	N/A
TRAVELERS CASUALTY AND SURETY CO OF IL	\$0	0.00%	\$0	\$500	-\$46,752	N/A
TRAVELERS CASUALTY COMPANY OF CONNECTICUT	\$0	0.00%	\$0	\$0	\$32	N/A
UNDERWRITERS INSURANCE COMPANY	\$0	0.00%	\$0	\$308,503	\$152,488	N/A
UNITED FIRE & INDEMNITY COMPANY	\$0	0.00%	\$0	\$13,769	\$13,769	N/A
VALIANT INS CO	\$0	0.00%	\$0	\$0	-\$1,648	N/A
YASUDA FIRE & MARINE INS CO OF AMER TH	\$0	0.00%	\$0	\$0	\$224,143	N/A
ZURICH AMERICAN INS CO OF ILLINOIS	\$0	0.00%	\$0	\$0	-\$153	N/A
CITIZENS INSURANCE COMPANY OF AMERICA	-\$135	0.00%	\$337	\$0	\$0	0.00%
MERIDIAN CITIZENS MUTUAL INSURANCE COMPANY	-\$150	0.00%	-\$150	\$0	-\$2,525	1683.33%
NORTH RIVER INSURANCE COMPANY THE	-\$780	0.00%	-\$780	\$0	-\$23,202	2974.62%
PHOENIX INSURANCE COMPANY THE	-\$1,010	0.00%	-\$1,392	\$0	-\$2,366	169.97%
REGENT INSURANCE COMPANY	-\$1,780	-0.01%	-\$983	\$0	-\$36	3.66%
HARTFORD INSURANCE CO OF MIDWEST THE	-\$3,376	-0.01%	-\$3,376	\$0	-\$3,779	111.94%
UNITED STATES FIDELITY & GUARANTY CO	-\$3,628	-0.01%	-\$25,212	\$107,228	\$223,607	-886.91%
AMERICAN EMPLOYERS INSURANCE CO	-\$4,030	-0.01%	\$3,833	\$0	\$574,626	14991.55%
ST PAUL INSURANCE CO OF ILLINOIS THE	-\$6,272	-0.02%	-\$3,075	\$0	-\$502	16.33%
GERLING AMERICA INSURANCE COMPANY	-\$8,310	-0.03%	\$42,813	\$0	-\$267,235	-624.19%
AMERICAN INTERNATIONAL SOUTH INS CO	-\$135,737	-0.43%	-\$136,232	\$0	-\$93,443	68.59%
NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURG	-\$255,761	-0.82%	-\$213,250	\$3,526,284	\$3,344,440	-1568.32%
MEDMARC CASUALTY INSURANCE COMPANY	-\$518,331	-1.66%	-\$41,710	\$1,009,736	\$835,623	-2003.41%
TOTAL	\$31,306,007	100.00%	\$28,710,311	\$25,734,786	\$45,651,277	159.01%

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